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13 WILLIAM MARR
14

15 UNITED STATES DISTRICT COURT
16 NORTHERN DISTRICT OF CALIFORNIA
17

18 WILLIAM MARR,

19 Plaintiff,

20 vs.

21 BANK OF AMERICA NATIONAL
22 ASSOCIATION; and DOES 1 through 100,
23 inclusive,

24 Defendants.

25 No. C 09-05978 WHA

26 **DECLARATION OF WILLIAM MARR
IN SUPPORT OF PLAINTIFF'S
MOTION FOR SUMMARY
ADJUDICATION OR
ALTERNATIVELY, PARTIAL
SUMMARY ADJUDICATION**

27 Hearing Date: March 10, 2011
Time: 8:00 a.m.
Judge: Hon. William Alsup
Courtroom: 9
Trial Date: March 28, 2011

28 I, William Marr, declare as follows:

29 1. I am an adult resident of the State of California and the Plaintiff in the above captioned
30 matter. I make this declaration of my own personal knowledge and if called upon to testify as to the
31 facts contained herein, I would and could testify competently thereto.

32 2. In 2004, I was rehired by Bank of America as an Account Executive. The title of this
33 position was later changed to Mortgage Loan Officer ("MLO"). From 2004 on, I was a member of the
34 Northern California region.

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1 3. Beginning in 2004 or 2005, I reported to Wayne Perry the manager of the Danville,
 2 California office. While I reported to a manager in Danville, for the duration of my employment, I
 3 either worked out of my home in Folsom, California, or out of the office provided by Bank of
 4 America in Rancho Cordova.

5 4. As an MLO I was a full time employee of Bank of America. I was paid a small
 6 monthly draw that was recoverable against the commission I earned based on mortgages I sold.

7 5. I was told by my manager, Wayne Perry, and other executives that part of my job as an
 8 MLO was to market myself and Bank of America.

9 6. Throughout my employment, Bank of America put on numerous presentations,
 10 trainings, seminars and conference calls about marketing techniques and strategies. These included:
 11 1) Bank of America's Mortgage Loan Office University in 2007; 2) regional based presentations; and
 12 3) presentation put on by MLOs reporting to Wayne Perry. I was told by my manager and other Bank
 13 of America executives that as an MLO, I should take the ideas presented in these presentations and
 14 use those that were working for other top producers in my work and marketing.

15 7. I followed Bank of America's direction that I should implement the strategies I learned
 16 in these seminars. After learning at the MLO University that other MLOs had success sending gift
 17 subscriptions to Sunset Magazine to their customers, I implemented this marketing strategy. On
 18 another occasion, I learned that other MLOs had success sending Doctor Post Cards to potential
 19 customers. I adopted this marketing strategy as well.

20 8. Mortgages primarily came from five sources: new customers; repeat customers;
 21 referrals from former customers; referrals from contractors and referrals from real estate agents. In
 22 order to reach these people and fulfill the requirements of my position, I actively marketed myself and
 23 Bank of America. This marketing plan included advertising, moving boxes, gift subscriptions to
 24 Sunset Magazine, gifts to customers who completed a mortgage, meals, golfing and marketing events.

25 a. Advertising- In order to reach new customers, and inform them about the
 26 programs offered by Bank of America, I advertised. This advertising included: sending
 27 mailers to potential customers who could benefit from Bank programs; taking out an
 28 advertisement concerning Bank of America's Lot Loan Program to reach potential

1 customers, sending thank you notes and Christmas cards to past customers and referral
2 sources and postage related to mailing advertising materials. The mailers included
3 Doctor Post Cards, invitations for coffee sit-downs, refinance postcard and information
4 related to my presentations. Even though I ordered many of these mailers from Bank of
5 America I had to pay for them. In total, between August 20, 2006 and the end of 2008
6 I spent \$24,036.81 on this advertising material. In order to know who to send these
7 mailers to, I also had to order lists of potential customers including: lists of recent
8 construction, lists of recent medical school grads (for the Doctor's program) and lists
9 of current doctors. In total, between August 2006 and the end of 2008 I spent
10 \$14,230.83 on these lists.

11 b. When a customer would complete a mortgage application with me, I would
12 have a set of moving boxes sent to their home. These moving boxes had both the Bank
13 of America logo and my name and telephone number on them. Based upon my
14 experience, this type of marketing was successful for a couple of reasons: 1) the boxes
15 encouraged the customer to start packing and thus complete the mortgage process; and
16 2) when others saw these moving boxes, they would see both my name and Bank of
17 America, which would act as further marketing to other potential customers, especially
18 when friends and family would help them move. Wayne Perry praised this marketing
19 work and specifically asked that I present it the other MLOs on his team. Between
20 August 20, 2006 and the end of 2008 I spent \$2,493.22 on these moving boxes.

21 c. I sent gift magazine subscriptions to former customers. I learned this strategy
22 from another MLO during Bank of America's MLO University. I used this marketing
23 as a way to keep my name and Bank of America's name in front of my former
24 customers. I hoped that these former customers would recommend me and Bank of
25 America to their friends, family and acquaintances and that if that customer ever
26 needed a new mortgage product they would remember me. Each subscription cost
27 approximately \$14. Between August 20, 2006 and the end of 2008 I spent \$7,814.95 on
28 these gifts subscriptions.

1 d. When a customer's mortgage was completed, I sent the customer a gift. This
2 gift was typically a box of Godiva chocolates, but occasionally I sent other gifts. I also
3 occasionally sent small gifts to referral sources that referred a loan to me. I used this
4 marketing as a way to keep my name and Bank of America's name in front of my
5 former customers and referral sources. I hoped that by doing this, these customers or
6 referral sources would recommend me and Bank of America to their friends, family
7 and acquaintances and that if the customer ever needed a new mortgage product they
8 would remember me. Between August 20, 2006 and the end of 2008 I spent
9 \$10,721.13 on customer appreciation gifts.

10 e. I also took customers, real estate agents and builders out to meals. I used this as
11 a way to make and strengthen relationships with these potential referral sources. The
12 stronger my relationship was with these people, the more likely they were to refer
13 potential new business to me. Between August 20, 2006 and the end of 2008 I spent
14 \$11,434.46 on meals with customers and referral sources.

15 f. I joined the Granite Bay Golf Club. I used this as a marketing tool. I met
16 numerous real estate agents and builders at the golf club. Additionally, I took other
17 customers, real estate agents and builders out to golf in order to build these
18 relationships and increase the likelihood they would refer me business. Excluding the
19 membership dues, between August 20, 2006 and the end of 2008 I spent \$4,462.27 on
20 rounds of golf with potential customers, real estate agents and builders.

21 g. I hosted numerous marketing events. These included hosting potential
22 customers and referral sources in Bank of America's luxury box at AT&T park. In
23 many instances I had to pay for both the tickets and the catering of the event. A few
24 times, Bank of America provided me the game tickets free of charge, but I was still
25 required to pay for the catering of the event. Prior to using the luxury box or game
26 tickets, Wayne Perry and other Bank of America executives approved my request.
27 Between August 20, 2006 and the end of 2008, I spent \$8,077.21 on these marketing
28 events.

1 9. I had numerous conversations with Wayne Perry about my marketing activities.
2 During these conversations, I told Wayne Perry what marketing I was doing, what marketing I
3 planned to do and the costs of all this marketing. I specifically told Wayne Perry that I was: sending
4 mailers to customers; sending moving boxes to customers; sending Sunset magazine subscriptions to
5 customers; providing gift to customers who completed the mortgage process; taking customers and
6 referral sources golfing and hosting marketing events. Wayne Perry praised my marketing plans and
7 told me to keep marketing in the manner that I was. He never told me there was anything wrong with
8 my marketing plans or expenses.

9 10. In addition to discussing my marketing activities with Wayne Perry, I discussed the
10 activities with Harold Michaud and Ann Thompson. Like, Mr. Perry, Harold Michaud and Ann
11 Thompson praised my marketing activities and told me to keep up the good work.

12 11. In addition to these marketing expenses, I also incurred expenses for: 1) business
13 related cell phone use; 2) other business related communications; 3) use of my car for business
14 purposes; 4) transportation and hotels for business travel; 5) my notary public license annual fee; 6)
15 donations made to charity and 7) office supplies

16 a. In late 2006, Bank of America provided me with a BlackBerry. I used this
17 BlackBerry to communicate with customers and Bank of America employee and to
18 receive and send emails while I was out in the field. While I used this phone for
19 business purposes, I was required to pay for the purchase of the phone and the cell
20 phone bill. Each month I was required to send a check to my manager to cover the cost
21 the cell phone bill. In total between August 20, 2006 and the end of 2008 I spent
22 \$4,225.87 on my business cell phone.

23 b. In addition to the cell phone expenses, I incurred other business communication
24 expenses including, facsimile charges incurred in faxing business documents, costs of a
25 landline installed at my home for business purposes which served as my office number
26 when I worked out of my home, a wireless card for my laptop so I could use it while I
27 was out of the office and charges related to an 1-800 number I set up so customers
28 could contact me toll free. In total between August 20, 2006 and the end of 2008 I

1 spent \$1,643.58 on these other communication expenses. I discussed these other
 2 communication related expenses with my manager Wayne Perry.

3 c. As part of my job, I went on sales calls to potential customers and potential
 4 referral sources. Wayne Perry encouraged me to make these sales calls and to attend
 5 my loan signings. From August 20, 2006 through the end of 2006, I paid \$1,934.91 for
 6 the gas I used to attend these sales calls and loan signings. In 2007 I incurred 23,488
 7 business related miles on my car. In 2008 I incurred 6,615 business related miles on
 8 my car. All of these miles were incurred in the ordinary course of my employment,
 9 driving to and from sales calls and loan signings, not to and from my office. I had
 10 frequent conversations with Wayne Perry about attending these sales calls and loan
 11 signings. I also complained to Harold Michaud and Ann Thompson about the business
 12 related miles I was incurring and Bank of America's failure to reimburse these
 13 expenses.

14 d. Between August 20, 2006 and the end of 2008 I attended numerous costs
 15 related to non-local business travel, including airfare, hotel and rental car costs. This
 16 travel included trips I took to attend trainings, Bank of America functions, and loan
 17 signings in Walnut Creek, Seattle and Santa Clarita. After learning that I made the trip
 18 to Seattle for a client in order to save their rate lock, Bank of America awarded me
 19 employee of the month and featured my picture onto the employee intranet home page.
 20 Prior to taking any of these trips, I discussed each trip with Wayne Perry. In total I
 21 incurred \$20,316.36 in expenses for these business related trips.

22 e. During my employment with Bank of America I was a licensed notary public.
 23 This allowed me to notarize documents for referral sources when requested. I informed
 24 Wayne Perry on multiple occasions that I was a notary public. In October 2006, I paid
 25 the \$25 annual fee to keep my notary license active.

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1 f. During my employment I made donations to various charities as a form of
2 marketing. We were encouraged to make such donations by Wayne Perry and other
3 Bank of America executives. Between August 20, 2006 and the end of 2008, I made a
4 number of donations totaling \$4,476.50.

5 g. Between August 2006 and 2008, as part of my employment I incurred expenses
6 for various office supplies including salesforce.com software, other business related
7 computer software, printer ink, printer paper and other office supplies. These materials
8 were necessary for me to do my job. For example, Salesforce.com was necessary in
9 order for my assistant, who was located in Brentwood, and I, who was in Folsom, to
10 share work on client documents. Between August 20, 2006 and the end of 2008, I
11 incurred \$5,570.98 in expenses for office supplies. I discussed these office supply
12 related expenses with my manager Wayne Perry.

13 12. I incurred each of these expenses in the ordinary course of his employment with Bank
14 of America. Each expense was incurred specifically in an attempt to fulfill the responsibilities of my
15 position with Bank of America including the generation of new mortgages and demand for Bank of
16 America products, customer service, the broadening and strengthening relationships with customers,
17 real estate agents and builders and training on these topics.

18 13. My sales success was a direct result of my marketing efforts. The vast majority of my
19 mortgage sales came from either: 1) people to whom I directly marketed or 2) people who were
20 referred to me from people to whom I had marketed.

21 14. As a result of my marketing, I was very successful at my job: I was consistently
22 ranked as one of the top MLOs in my region; I was named as a Platinum Performer on at least two
23 separate occasions; and in 2007 I sold 143 total mortgages worth in excess of \$100 million and was
24 ranked as the eleventh best MLO companywide

25 15. I also received numerous compliments from customers and referral sources on my
26 marketing and informing me that my marketing was the reason they decided to open a mortgage with
27 Bank of America or decided to refer business to Bank of America. Exhibits 1 and 2 are two examples

28 ////

1 of this. These are true and correct copies of email I sent and received in the ordinary course of my
 2 employment with Bank of America.

3 16. During my employment I was asked by a number of executives, including Wayne
 4 Perry, Ann Thompson and Harold Michaud, to give presentations on my marketing strategies and
 5 practices.

6 17. In late 2006 I was asked by Wayne Perry to talk at Bank of America's MLO University
 7 on the top producers' panel about marketing. I was told my presentation should discuss my marketing
 8 efforts. I gave this presentation in April 2007. During this presentation I talked about how I was
 9 marketing and what my marketing expenses were. I specifically talked about attending loan signings,
 10 sending moving boxes when a customer opened a loan, sending gifts after a mortgage closed and
 11 sending mailers to potential customers. I even had examples of the moving boxes at the presentation.
 12 This presentation was attended by MLOs from all over the Western United States and numerous
 13 executives including Wayne Perry and Nancy Chambard. I also believe that Tyler Russell was
 14 present. The other MLOs in attendance were told by the executives that they should incorporate my
 15 marketing strategies into their work. Following my presentation, Perry and the other executives
 16 praised my marketing efforts.

17 18. On a number of occasions between 2006 and 2008, at the request of Wayne Perry,
 18 Harold Michaud and Ann Thompson, I made presentations during conference calls, sales meetings
 19 and trainings. During these presentations, I discussed my marketing efforts including my use of
 20 moving boxes, subscriptions to Sunset magazine, gifts upon loan closing, use of mailers and
 21 attendance at loan signings. At these executives urging, during these presentations I specifically
 22 discussed how much each marketing tool cost and the total cost I was incurring for marketing
 23 materials. At the end of my presentations, Wayne Perry and Harold Michaud told the other MLOs
 24 that they should take my marketing ideas and implement them in their own work. They encouraged
 25 low and average producers to increase their marketing to my level in order to increase their
 26 production.

27 19. On multiple occasions during my employment, Bank of America executives awarded
 28 me Spirit Points for the presentations I gave to other MLOs. Exhibits 3, 4, 5, 6, 7 and 8 are examples

1 of emails recognizing these Spirit Point awards. Exhibits 3, 4, 5, 6, 7 and 8 are true and correct copies
 2 of emails I received in the ordinary course of my employment with Bank of America. These emails
 3 were sent and received close in time to the presentations I had given.

4 20. As part of the loan process, a customer had to complete an application. The cost for
 5 this application was \$200 or \$400 depending on the type of mortgage. While this application fee was
 6 usually collected upfront, I was also told by Perry that it could be included in the final closing costs.
 7 When my customers chose to have their fees wrapped into the closing costs, I called the loan center
 8 and asked them to add the fee into the final closing costs. On some occasions there was no problem
 9 with this and the fees were properly included and the loan closed with this application fee wrapped in.
 10 But, on other occasions, the loan center forgot to include these fees in the final document. When
 11 loans closed containing these errors, Bank of America charged me for the uncollected application fee.
 12 I was forced to pay in excess of \$5,580 of uncollected application fees.

13 21. As part of my employment with Bank of America I incurred rate lock extension fees. I
 14 was charged these fees when customers did not get their completed paperwork back to me in time,
 15 there was a problem with the appraisal of a property or where the process could simply not be
 16 completed before the rate expired. I never intentionally failed to complete paperwork or totally
 17 disregarded the process. Instead, these were times where the process could not be completed prior to
 18 the rate expiring. These rate lock extension fees were charged to me as underages, and deducted from
 19 my commissions.

20 22. As part of my employment with Bank of America I incurred rate relock fees. On at
 21 least one occasion, I was required to pay this fee when a title company failed to properly record a
 22 mortgage and the rate was allowed to lapse. On other occasions, I was forced to pay this fee when one
 23 of my assistants, Kristen Hampton or Lisa Madsen, failed to properly relock a rate before its
 24 expiration. On another occasion, I was forced to pay this fee when one of my assistants emailed
 25 documents to the wrong email address and a rate expired. On other occasions, I was forced to pay
 26 these fees where through my mistake or the mistake of one of my assistants a rate was allowed to
 27 lapse. I never intentionally failed to relock a rate or totally disregarded the process. Instead, rate
 28 relocks would occur where through my mistake, the mistake of my assistants or the mistakes of

1 others, a rate was allowed to expire. These rate relock fees were charged to me as underages, and
 2 deducted from my commissions.

3 23. Each day I was provided a rate sheet which listed the mortgage rates I could offer.
 4 Routinely, Bank of America's rate was significantly higher than the rate offered by its competitors. In
 5 order to convince customers to open mortgages with Bank of America rather than its competitors, I
 6 needed to match the rate offered by the competitor. Bank of America had a policy that allowed MLOs
 7 to lower the loan rate, called an underage. Because Bank of America's mortgage rate was routinely
 8 higher than its competitors, I had to utilize an underage on almost every mortgage. Whenever an
 9 underage was utilized, a portion of that underage amount would be subtracted from my commission
 10 payment. Between August 2006 and the end of 2008 \$225,248.19 was deducted from my
 11 commissions for underages, including rate changes, rate extension fees, rate relock fees and other fees.
 12 Attached as Exhibits 9 through 35 are true and correct redacted copies of my commission statements
 13 from August 2006 through November 2008. I received a copy of my commission statements in the
 14 ordinary course of my employment with Bank of America. These commission statements show the
 15 underages subtracted from my commissions. I received the commissions in the month following the
 16 pay period in which the loan closed. My use of these underages was approved by my manager Wayne
 17 Perry.

18 24. During my employment with Bank of America I had two different Bank of America
 19 employees who acted as my assistants: Kristen Hampton and Lisa Madsen.

20 25. Kristen Hampton was hired in 2006. Because I was a Platinum Performer, her base
 21 salary was paid by Bank of America. But, in addition to her base salary, Hampton was paid a
 22 commission based upon my sales. Thus, when I would close a mortgage, Bank of America would
 23 reduce my commission and the amount of the reduction would be given to Hampton. Hampton was
 24 paid \$32,897.92 out of my wages. My commission statements demonstrate the deductions made from
 25 my paycheck for Ms. Hampton. For example, on Exhibit 30, there is an adjustment made to my
 26 wages for the wages of Ms. Hampton (\$3,183.86) and Lisa Madsen (\$500).

27 26. Lisa Madsen was hired in 2007. Madsen's pay was deducted directly from my wages.
 28 In addition to paying Hampton's base salary, she was also paid a commission based upon my sales.

1 Thus, when I would close a mortgage, Bank of America would reduce my commission and the
 2 amount of the reduction would be given to Madsen. In total, Madsen was paid \$4,234.14 out of my
 3 wages. For example, Exhibit 25 shows a direct deduction from my wages to pay for Madsen's base
 4 salary (listed as "AEA salary reconcilement for: Lisa Madsen.")

5 27. In September 2006, prior to the hiring of Ms. Madsen, I briefly used a non-Bank of
 6 America employee as an assistant. This person helped me out by addressing envelopes, stuffing
 7 envelopes and embossing envelopes that were sent out containing marketing materials. I paid this
 8 assistant \$900. I discussed my use of an outside assistant with Wayne Perry.

9 28. Between 2006 and 2008, I made numerous complaints to Wayne Perry, Harold
 10 Michaud and Ann Thompson about Bank of America's failure to reimburse my business expenses and
 11 about the deductions that were being made from my paychecks. In response, I was told that all
 12 marketing and business related expenses were the MLO's responsibility and that Bank of America
 13 would not reimburse such expenses. I was also told that all deductions from my pay were proper and
 14 that I was responsible for fees even if they were caused by someone else's error or a simple mistake. I
 15 was further told that I was responsible for paying my assistants' wages.

16

17 I declare under penalty of perjury under the laws of the State of California and the United
 18 States that the foregoing is true and correct and that this Declaration was executed on February 3,
 19 2011, in Folsom, California.

20

Respectfully submitted,



21 WILLIAM MARR

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EXHIBIT 1

EXHIBIT 1

From: Marr, Bill
Sent: Tuesday, May 20, 2008 10:30 AM
To: 'Michelle Scilingo' <michellescilingo@yahoo.com>
Subject: RE: thank you!

You are welcome!

Bill Marr
Vice President
Retail Mortgage Sales
Office: 916.861.9230
Mobile: 916.240.3400
Fax: 916.405.3900
bill.marr@bankofamerica.com

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-----Original Message-----

From: Michelle Scilingo [mailto:michellescilingo@yahoo.com]

Sent: Monday, May 19, 2008 10:33 PM

To: Marr, Bill

Subject: thank you!

Such a classy touch Bill! Thank you very much for the stamps. Your marketing is impeccable!

Appreciatively,
Your Asian Delight

EXHIBIT 2

EXHIBIT 2

From: Marr, Bill
Sent: Tuesday, May 20, 2008 11:22 AM
To: [REDACTED]
Subject: RE: mortgage

[REDACTED] Redacted

I will check status and get back to you shortly. I did get your messages and I apologize for not responding sooner but I was out sick yesterday...

Thanks,
Bill Marr
Vice President
Retail Mortgage Sales
Office: 916.861.9230
Mobile: 916.240.3400
Fax: 916.405.3900
bill.marr@bankofamerica.com

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-----Original Message-----

From: [REDACTED]
Sent: Tuesday, May 20, 2008 11:20 AM
To: Marr, Bill
Subject: mortgage

Bill,
I hope all is well with you & your family. Eva looks forward to the Sunset magazine. Smart marketing on your part. I miss the cookies!
Can you please tell me the status of our loan. We need to do something with this loan from EMC asap.
I await your response,

[REDACTED]

EXHIBIT 3

EXHIBIT 3

Marr, Bill

From: Harold (Harold) Michaud [recognition@recognition.bankofamerica.com]
Sent: Wednesday, May 07, 2008 12:53 PM
To: Marr, Bill
Cc: Perez, Erik; Perry, Herbert W; Vernon, Matthew J; Walker, Jeremy; Bagley, Russell L; Thompson, Ann; Michaud, Harold A
Subject: Spirit Card Notification

Bill Marr,

You have been recognized with a Spirit Card. If your manager was not copied on this e-mail, please forward to him/her.

Click here for an online version of your Spirit Card:
http://recognition.bankofamerica.com/print_spirit_cards.msa?SpiritCard_SpiritCardId=2570264

Recognition Date: 05/07/2008 14:46:52
Recognized By: Harold (Harold) Michaud
Mail Code: CA4-519-10-01

Recognized for:
Outstanding professional teamwork! Bill thank you for extending your expertise beyond this region. Your efforts have not gone unnoticed! For your presentation to our Northwest teammates I am awarding you 1000 spirit points. Thank again Bill for your commitment to our organization.

EXHIBIT 4

EXHIBIT 4

Marr, Bill

From: recognition@recognition.bankofamerica.com
Sent: Monday, June 02, 2008 11:00 AM
To: Marr, Bill
Cc: Perez, Erik; Perry, Herbert W; Thompson, Ann; Michaud, Harold A
Subject: Spirit Card Notification

Bill Marr,

Harold (Harold) Michaud has recognized you with a Spirit Card. If your manager was not copied on this e-mail, please forward to him/her.

Click here for an online version of your Spirit Card:
http://recognition.bankofamerica.com/print_spirit_cards.msa?SpiritCard_SpiritCardId=2618648

Recognition Date: 06/02/2008 12:54:41
Mail Code: CA4-519-10-01

Recognized for:

Outstanding teamwork! Bill thank you for sharing your business practices on today's call. You are a tremendous asset for the Danville branch and the region. For your efforts I am sending you 1000 Spirit points.

EXHIBIT 5

EXHIBIT 5

WLSF

From: Perry, Herbert W [Herbert.W.Perry@bankofamerica.com]
Sent: Monday, June 02, 2008 11:41 AM
To: Marr, Bill
Cc: Michaud, Harold A; Thompson, Ann
Subject: Spirit Card Notification
Importance: High

Bill,

I thought you did a fabulous job this morning! Thanks for once again taking time out of your busy, productive day to assist us with growing better and more productive Mortgage Loan Officers for the Northern California Region, and beyond!! I really do appreciate your willingness to share your knowledge and expertise, and I am sure Harold and Ann also feel deeply indebted to you. Not that we'll forgive PFUNs missed or anything like that, but we do owe you a significant debt of gratitude!!

Thanks again,
Wayne

H. Wayne Perry
925-855-2102 office
925-683-0840 cell

"Know the Customer. Care about the Customer. Act in the Customer's best interest."

Bank of America: Proprietary

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-----Original Message-----

From: recognition@recognition.bankofamerica.com [mailto:recognition@recognition.bankofamerica.com]
Sent: Monday, June 02, 2008 10:50 AM
To: Marr, Bill
Cc: Perez, Erik; Perry, Herbert W; Thompson, Ann; Michaud, Harold A
Subject: Spirit Card Notification

Bill Marr,

Harold (Harold) Michaud has recognized you with a Spirit Card. If your manager was not copied on this e-mail, please forward to him/her.

[Click here](#) for an online version of your Spirit Card:

http://recognition.bankofamerica.com/print_spirit_cards.msa?SpiritCard_SpiritCardId=2618602

Recognition Date: 06/02/2008 12:46:58

Mail Code: CA4-519-10-01

Recognized for:

Outstanding teamwork. Bill thank you for sharing your business practices. You are a great asset for our the Danville branch and this region. For your efforts I am awarding you 1000 spirit points!

EXHIBIT 6

EXHIBIT 6

Marr, Bill

From: recognition@recognition.bankofamerica.com
Sent: Thursday, June 12, 2008 2:25 PM
To: Marr, Bill
Cc: Perry, Herbert W; Thompson, Ann; Michaud, Harold A
Subject: Spirit Card Notification

Bill Marr,

Harold (Harold) Michaud has recognized you with a Spirit Card. If your manager was not copied on this e-mail, please forward to him/her.

Click here for an online version of your Spirit Card:
http://recognition.bankofamerica.com/print_spirit_cards.msa?SpiritCard_SpiritCardId=2642282

Recognition Date: 06/12/2008 16:20:38
Mail Code: CA4-519-10-01
Created By: Erik-Zoe Perez

Recognized for:

Taking the time out of his busy schedule and assisting in presenting the 1 X Close product and A-Z process to his fellow associates. Bill Marr will be awarded 1,500 points for the leadership.

EXHIBIT 7

EXHIBIT 7

Marr, Bill

From: Michaud, Harold A
Sent: Friday, June 13, 2008 10:26 AM
To: Sirois, Sarah; Marr, Bill
Cc: Thompson, Ann
Subject: FW: 1 X Close Class

I heard the same. Wayne called me last night and said Debra Mulinax was very excited and she has been through a 1 x close training before. She specifically told Wayne that the previous class only focused on paperwork and process where this session focused on getting the business. Nice work Bill!

"Know the customer. Care about the customer. Act for the customer."

Harold Michaud
Senior Vice President
Area Manager, Northern California
Bank of America mortgage
180 Grand Avenue
Oakland, CA. 94612
Phone: 510-368-2544

Bank of America: Proprietary

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From: Sirois, Sarah
Sent: Friday, June 13, 2008 10:21 AM
To: Thompson, Ann; Michaud, Harold A
Subject: RE: 1 X Close Class

Ann-

There were some people missing from the list below...

The actual participants were:

Chris Stathis
Jodi Fischer
Greg Hill
Judy Lampton
Debra Mulinax
Monty Lawrence
Rick Nielsen
Mara Montes
Gus Mendy
Ed Sobral

Suman Singh
Tony Tafreshi

I wish you could have seen their faces when they left the class- smiles on their faces and you could tell their brains were thinking in a new way! Bill received some major kudos from all the participants!

Sarah H Sirois
AVP/Learning Consultant
Northern California Retail CRE
Learning & Leadership Development
415.518.3937

"Know the customer. Care about the customer. Act for the customer."

Manage your development at the [GCSBB Associate Development Center](#)

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From: Thompson, Ann
Sent: Friday, June 13, 2008 10:15 AM
To: Sirois, Sarah; Michaud, Harold A
Subject: FW: 1 X Close Class

Nevermind!!

"Know the Customer. Care about the Customer. Act for the Customer."

Ann Thompson
Senior Vice President
Regional Executive, Northern California
510-219-8704

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From: Sirois, Sarah
Sent: Wednesday, June 11, 2008 9:31 AM
To: Thompson, Ann
Subject: RE: 1 X Close Class

Ann-

We are indeed having a One Time Close class tomorrow. It will start at 1pm in Fremont, so everyone should be on the call at 10am. Bill Marr will be walking the class through most of the process and Harold will be there as well.

Here are the MLOs who will be attending:

Chris Stathis
Judy Lampton
Ed Sobral
Eric Burgess
Richard Thierry
Mara Montes
Grace Sumlut
Debra Mulanax
Tony Tafreshi
Richard Nielsen
Jodi Fischer
Holly Huckaby
Gus Mendy
Monty Lawrence

Thanks-

Sarah H Sirois
 AVP/Learning Consultant
 Northern California Retail CRE
 Learning & Leadership Development
 415.518.3937

"Know the customer. Care about the customer. Act for the customer."

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Bank of America Proprietary

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From: Thompson, Ann
Sent: Wednesday, June 11, 2008 8:18 AM
To: Sirois, Sarah
Subject: 1 X Close Class

I think you are having a 1 X Close class tomorrow. Who is attending, where, and if it overlaps with the All Hands Call, can everyone pls do that from 10:00-10:35 or so?

Thanks! I want to make sure if people are driving they listen in.

"Know the Customer. Care about the Customer. Act for the Customer."

Ann Thompson
Senior Vice President
Regional Executive, Northern California
510-219-8704

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EXHIBIT 8

EXHIBIT 8

Marr, Bill

From: recognition@recognition.bankofamerica.com
Sent: Tuesday, July 15, 2008 4:19 PM
To: Marr, Bill
Cc: Thompson, Ann; Sirois, Sarah; Perez, Erik; Perry, Herbert W; Michaud, Harold A
Subject: Spirit Card Notification

Bill Marr,

Harold (Harold) Michaud has recognized you with a Spirit Card. If your manager was not copied on this e-mail, please forward to him/her.

Click here for an online version of your Spirit Card:
http://recognition.bankofamerica.com/print_spirit_cards.msa?SpiritCard_SpiritCardId=2711707

Recognition Date: 07/15/2008 18:07:53
Mail Code: CA4-519-10-01

Recognized for:

Outstanding teamwork! Bill thank you again for taking time out of your busy day to share your knowledge of the 1xclose product with your fellow teammates. Your efforts will help those who attended create success in a difficult market. For your time and effort the region is awarding you 1500 spirit points. Thanks again.

EXHIBIT 9

EXHIBIT 9

REDACTED

Mortgage Business Unit (UN)FIDENTIAL
Compensation Report (Confidential)

ACCOUNT EXEC: MARK_HILL 181504
AE TYPE: Retail
Person Number: 2820147
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE

BM 02550

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FUNDINGS from 06/01/2006 ~ 06/10/2006

06/11/2006
06/27/2006

HELOC PRODUCTS
FUNDINGS from 05/01/2006 ~ 05/31/2006
05/19/2006

94,820.00 HELOC
1,725.00 HELOC

140.73 0.00 0.00
83.69 0.00 0.00

472,000.00 HELOC
Total HELOC Commission:

708.30 95,541.60 65 621.03
----- 0.00
681.25

Relationship

Loan Number	Funded Borrower	Product Description	Open Date	Entered Date	BPP Pre-Amt	Payment
06/28/2006		Homeowners Insurance	06/28/2006		0.00	0.00
06/27/2006		Homeowners Insurance	06/27/2006		0.00	0.00
06/21/2006		Homeowners Insurance	06/21/2006		0.00	0.00
06/16/2006		Homeowners Insurance	06/16/2006		0.00	0.00

Total Relationship Commission:

EXHIBIT 10

EXHIBIT 10

REDACTED

Bank of America **CONFIDENTIAL**
 Mortgage Business Unit
 Compensation Report (Confidential)
 Run Date: 09/22/2006 - 08/31/2006
 Pay Period: 08/01/2006 - 08/31/2006

Account Exec: MAUR. SHU. [61504]
 AE Type: Retail 1
 Person Number: 2801447
 Direct Rate: 07/23/2006
 Position End Date:
 Branch: DANVILLE
 Region: NMC - Northern Ca

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Exemption	Exemption Loan Type	Alliance Mortgage Points	Second Basis	Regular Commission	Fine Waiver	Overage Underage	UMIB	UMC/UMB	Total
161,000.00		08/10/2006			Retail		65.00	1,696.50	0.00	(126.25)	0.00			
108,750.00		08/11/2006			Retail		65.00	2,006.98	0.00	(185.93)	0.00	1,370.4	1,370.4	
100,000.00		08/14/2006			Retail-External Retainance		65.00	1,950.00	0.00	(1,446.00)	0.00	1,620.5	1,620.5	
500,000.00		08/31/2006			Retail-External Retainance		65.00	3,250.00	0.00	(1,625.00)	0.00	2,635.4	2,635.4	
705,000.00		08/31/2006			Retail Construction		65.00	4,582.50	0.00	0.00	0.00	4,582.5	4,582.5	
							13,485.88	0.00	(2,783.18)	0.00	0.00	10,702.	10,702.	
# Loans: 5 2,014,750.00														

Additional Information:

- Rank Referred Loans Used to Determine %: 0
- Servicing Refinance Loans Used to Determine %: 0
- LWCR/LWIB Commission Grid Unit Count: 0
- LWIB/Government Incentive Unit Count: 0
- LWCR/LWIB (Wholesale): 0

List of Adjusting Entities

Transaction Date	Transaction Type	Amount	Loan Number	Notes
09/08/2006	Waived Fees Charge	150.00		Charged application fee on loan # 002 due to underage on loan
09/18/2006	REFUN adjustments	1,070.00		

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount BPS	Payment
08/31/2006	07/14/2006		85000.00	08/01/2006	552.50	
06/28/2006			86800.00	08/01/2006	0.00	
			82500.00	08/01/2006	0.30	

Total Second Mortgage Commission:

HELOC PRODUCTS	App Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Product	Initial Pmt (Month 1) BPS	Balance (Month 1) BPS	Balance Payment	Current Payment

HELOC PRODUCTS: N/A
Funding Date from 01/01/2006 to 07/11/2006 07/11/2006
Product Description: N/A
Open Date: 07/06/2006
Closed Date: 07/06/2006
Amount: \$11,477.00
Interest Rate: 11.00%
Term: 120.000 days
Comments: N/A

HELOC PRODUCTS: N/A
Funding Date from 04/01/2006 to 06/10/2006 06/10/2006
Product Description: N/A
Open Date: 06/21/2006
Closed Date: 06/21/2006
Amount: \$15,500.00
Interest Rate: 11.00%
Term: 120.000 days
Comments: Legend A1, HELOC
 10,500.00 Legend A1, HELOC

Open Date	Closed Date	BPP Pre-Amt	Payment
06/21/2006	06/21/2006	0.00	0.00
06/21/2006	06/21/2006	0.00	0.00
06/21/2006	06/21/2006	0.00	0.00
06/16/2006		0.00	0.00
			Total HELOC Commission: 675.00

Relationship:

Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	BPP Pre-Amt	Payment
06/21/2006	Homeowners Insurance	06/28/2006	06/28/2006	0.00	0.00	0.00
06/21/2006	Homeowners Insurance	06/27/2006	06/27/2006	0.00	3.00	3.00
06/21/2006	Homeowners Insurance	06/21/2006	06/21/2006	0.00	0.00	0.00
06/16/2006	Homeowners Insurance	06/16/2006		0.00	0.10	0.10
						Total Relationship Commission: 675.00

EXHIBIT 11

EXHIBIT 11

Draft Only

REDACTED

S.P. 2006

Account Exec:	MARR, BILL	(63504)
AE Type:	Retail	
Parson Number:	PR20144	
Hire Date:	07/23/2001	
Position End Date:		
Branch:	DANVILLE	

Loan Number	Borrower Name	Lien Amount
460-001	Hill, John	\$11,106
332-500		\$12,500
351-115		\$1,200.000
1,200,000		\$1,490,000
4,915,021		

Servicing Refinance Loans Used to Determine %	0	0.0%
MICL/LMB Commission Grid Unit Count	1	17.0%
LMIB/Government Additional Incentive Unit Count	0	0.0%
(MICL/LMB Wholesale)	3	51.7%

LIST OF ADJUSTING ENTRIES

Servicing Refinance to
LICIT/LUMB Corp.
LMB/Government Addition
Bank Referred to

Date	Transaction Type	Amount	Number	Notes
10/02/2006 10/02/2006	Premier Referrals Overage/Underage	120.00 (-21.97)	Premier Banking Referral Client: loan:	Date: 09/16/06 Customer: construction funded

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Non Rec Draw:

EXHIBIT 12

EXHIBIT 12

REDACTED

BANK OF AMERICA - CONFIDENTIAL
Mortgage Business Unit
Reimbursement Report (Confidential)

Run Date: 11/27/2006
Pay Period: 10/01/2006 - 10/31/2006

Account Exec: MARR, BILL; 163504 |
AE Type: Retail
Person Number: 38201447
Position Start Date: 07/31/2001
Branch: DAVINIE
Region: NMC - Northern Ca

Loan Number	Borrower Name	Loan Amount	Date Funded	Closed	Rate	Description	Loan Type	Alliance Mortgage Points	Second Busis. Commission	Regular Payment	Overage	MTB	UNICOM/LMB	Total	Gov Cut	Commission
		\$46,500.00	10/11/2006			Retail		65.00	3.162.25	0.00	(311.36)	0.00				
		\$11,000.00	10/11/2006			Retail External Retainance		65.00	2.210.50	0.00	(521.35)	0.00	2,850.00			
		\$20,000.00	10/18/2006			Serial External Retainance		65.00	1,920.00	0.00	(320.00)	0.00	2,189.00			
		\$10,000.00	10/20/2006			Retail		65.00	2,652.00	0.00	(500.00)	0.00	2,142.00			
		\$1,500.00	10/23/2006			Retail External Retainance		65.00	1,906.00	0.00	(307.00)	0.00	1,591.00			
		\$1,000.00	10/23/2006			Retail Construction		65.00	1,673.75	0.00	(321.87)	0.00	1,351.00			
		\$1,500.00	10/23/2006			Retail Construction		65.00	6,500.00	0.00	(320.00)	0.00	6,500.00			
		\$1,500.00	10/23/2006			Retail Construction		65.00	9,750.00	0.00	(300.00)	0.00	9,750.00			
								12,168.50		6.00	(2,821.48)		9.33			

Additional Information

Bank Returned Loans Used to Determine % Verifying Retainance LMT/LMB Commission Grid Unit Count: LMB/Government Additional: Incentive Unit Count: LMT/LMB (Wholesale): 0

List of Adjusting Parties

Transaction	Transaction Type	Amount	Loan Number	Notes
11/02/2006	Overage/Underage	118,705.62		Loan # Customer Adjustment to charge for application fee on loan # construction funded.
11/07/2006	Waived Fees Charge	(200.00)		Funded 10/11/2006
11/07/2006	Waived Fees Charge	(400.00)		Adjustment to charge for application fee on loan # Withdrawn 10/01/2006
11/07/2006	Commission	(983.00)		September AEA commission split - Hampton
11/26/2006	Waived Fees Refund	200.00		Refund Application Fee for loan #
11/26/2006	Waived Fees Refund	400.00		Refund Application Fee for loan #

SECOND MORTGAGE PRODUCTS

List Mortgage

Loan Number	Date	Amount Recd	Loan Recd	Payment
1C1J2006	10/01/2006	\$000.00	65	325.00
1C1J2006	10/01/2006	\$1,000.00	65	331.50
06/31/2006		85000.00	65	3,00

Total Second Mortgage Commission:

656.50

HELOC PRODUCTS

App Number	Loan Number	Funded Date	Borrower	Loan Number	Closed Date	Line Product	Initial Line Amount	Line Type	Balance (Month 2)	BPS	Balance Payment	Current Payment
		10/04/2006			>2,285.00	HELOC	78,41	0.00	0.00		0.00	78.41

HELOC PRODUCTS

Fundings from 09/01/2006 - 09/30/2006	09/05/2006 09/07/2006	N/A N/A	\$50,000.00 Stand Alone HELOC \$100,000.00 Stand Alone HELOC	175.00 150.00	0.00 0.00	0.00 0.00	0.00 0.00
---------------------------------------	--------------------------	------------	---	------------------	--------------	--------------	--------------

HELOC PRODUCTS

Fundings from 08/01/2006 - 08/31/2006

08/24/2006

N/A

450,000.00 Stand Alone HELOC

Total: HELOC Commission:

675.00 67,327.16 65 417.63 0.00 78.41

Relationship

Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	BPP Premium Amount	Payment
10/7/9/2006		Homeowners Insurance	10/19/2006	3/30/2007	3.00	26.00
10/11/2006		Homeowners Insurance	10/11/2006	3/30/2007	0.00	20.00
09/29/2006		Homeowners Insurance	09/29/2006	3/30/2007	0.00	0.00
		Total Relationship Commission:			40.00	

EXHIBIT 13

EXHIBIT 13

REDACTED

Mortgage Business Unit
Bank of America - CONFIDENTIAL
(Confidential)

RUN DATE: 12/19/2006
PAY PERIOD: 11/01/2006 - 11/30/2006

Account Exec: MARR, BILL 61504
AE Type: Retail
Person Number: 282014/
Hire Date: 07/23/2001
Position End Date:

BM 02561

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Exception Loan Type	Alliance	Second Mortgage Points	Rental Commission	Regular Commission	Fee Waiver	Overage Underage
1-499-000-000	11/02/2006	11/03/2006	Retail	Y	65.00	9,743.50	0.00	1,873.75	0.00	1,873.75	0.00
444-980-000	11/03/2006	11/03/2006	Retail-External Refinance-CRA	Y	65.00	2,892.57	0.00	1,667.43	0.00	1,667.43	0.00
116-000-000	11/06/2006	11/06/2006	Retail	Y	65.00	2,184.00	0.00	1,723.20	0.00	1,723.20	0.00
260-000-000	11/06/2006	11/06/2006	Bank	Y	65.00	1,690.00	0.00	1,325.00	0.00	1,325.00	0.00
700-000-000	11/06/2006	11/06/2006	Retail	Y	65.00	4,570.00	0.00	1,130.00	0.00	1,130.00	0.00
538-801-000	11/09/2006	11/09/2006	Retail-External Refinance	Y	65.00	3,187.24	0.00	1,272.00	0.00	1,272.00	0.00
306-000-000	11/14/2006	11/14/2006	Retail-External Refinance	Y	65.00	6,500.00	0.00	1,250.00	0.00	1,250.00	0.00
1-000-000-000	11/12/2006	11/12/2006	Retail-Contractual	Y	65.00	1,389.00	0.00	1,523.00	0.00	1,523.00	0.00
179-867-000	11/21/2006	11/21/2006	Retail-External Refinance CRA	Y	65.00	6,500.00	0.00	0.00	0.00	0.00	0.00
1-143-600-000	11/21/2006	11/21/2006	Retail-Contractual	Y	65.00	1,168.75	0.00	1,942.18	0.00	1,942.18	0.00
263-000-000	11/20/2006	11/20/2006	Retail-External Refinance	Y	65.00	7,433.40	0.00	0.00	0.00	0.00	0.00
247-500-000	11/30/2006	11/30/2006	Retail	Y	65.00	1326.75	0.00	0.00	0.00	0.00	0.00
					65.00	1,608.75	0.00	0.00	0.00	0.00	0.00
					(303.37)						

Additional Information:	
Bank Refereed Loans Used to Determine % Servicing Reliance Loans Used to Determine %	1 0
LMIC/LMIB Commission Grid Unit Count:	3 :
LMIB/Government Additional Incentive Unit Count:	2 :
LIC/LMIB (Wholesale):	
Units	\$ Units
1	8.000
0	0.000
Previous Deficit:	(4.14)
Draw:	14.14
Commission:	14.14
Adjustments:	
Second Mortgage:	6.14
RELOC:	1.14
Relationship:	1.14
Relationship - 2003:	1.14
Total:	38.6
Non Rec Draw:	

Date	Transaction Type	Amount	Document Number	Notes
01/01/1900	Waived Fees Charge	1400.00		
12/04/2005	Overage/Underage	(8.40)	L1#	Adjustment to charge for application fee on loan # 10101010 seconds.
12/04/2005	Overage/Underage	(41.72)	U1#	Undergages not allowed on 80/10/10 seconds.
12/04/2006	Overage/Underage	(220.05)	U1#	Undergages not allowed on 80/10/10 seconds.
12/15/2006	Waived Fees Refund	400.00	R1#	Refund Application fee for Loan # 10101010 seconds.
12/18/2006	Overage/ Underage	6,285.70	A1#	Withdrawn 11/27/2006

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	loan amount \$ps	Payment

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Page 2 of 2

EXHIBIT 14

EXHIBIT 14

REDACTED

JAN. 2007

REDACTED

ACCOUNT EXEC: MARR, BILL [63504]
AT TYPE: Retail
Person Number: 2820147
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE

BM 02568

Bank of America - Mortgage
Mortgage Business Unit
Compensation Report (Confidential)

**Mortgage business unit
Bank of America**
Compensation Report (Confidential)
Kum Date: 07/16/2007
Pay Period: 01/01/2007 - 01/31/2007

Number	Receivable Name	Loan Amount	Due Date	Funded
204,000.00	0.1/16/2003	\$324,000.00	0.1/16/2003	
196,000.00	0.1/22/2003	491,000.00	0.1/22/2003	
306,614.00	0.1/23/2003	211,500.00	0.1/23/2003	
565,000.00	0.1/23/2003	300,000.00	0.1/23/2003	
511,000.00	0.1/23/2003	4,345,874.00	0.1/23/2003	

Retail-External-Retinence

BIBLIOGRAPHY

1 0 1 2 10.00
1 1 2 20.00

Commission: Draw
Adjustments: 19,379
Second Mortgage: 15,866
HELOC: 432
Refinances: 1,558

LITERACY AND LEARNING

Loan Number	Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount	BS	Payment
31/16/2007	12/20/2006				66500.00	65	432.25
12/18/2006					300000.00	65	
12/18/2006					12400.00	65	0.00
11/03/2006					83449.00	65	0.00
11/09/2005					117200.00	65	0.00
11/06/2006					84000.00	65	0.00

ESTATE PLANNING

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Fundings from 12/01/2006 - 12/31/2006

HIGHLIGHTS

11/16/2020

Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	BPP Prem	Amount	Payment
11/29/2006	Homeowner's Insurance	12/29/2006		0.00	0.05	0.00	
11/09/2006	Homeowner's Insurance	11/09/2006		0.00	0.05	0.00	
11/06/2006	Homeowner's Insurance	11/06/2006		0.00	0.05	0.00	
11/06/2006	Homeowner's Insurance	11/06/2006		0.00	0.05	0.00	
11/02/2006	Homeowner's Insurance	11/02/2006		0.00	0.05	0.00	

Total Relationship Commission

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EXHIBIT 15

EXHIBIT 15

REDACTED

REDACTED

Run Date 03/27/2007
Bank of America - CONFIDENTIAL
Mortgage Business Unit
(compensation report (confidential))

BM 02572

LIC/TMB (Wholesale)
LMB/Government Additional Incentive Unit Count
LMB/TMB Commission Grid Unit Count
LIC/TMB
Servicing Retainage Loans Used to Determine LMB/TMB Commission Grid Unit Count
Bank Retained Loans Used to Determine LMB/TMB Commission Grid Unit Count

	LMB	LMC/LMB	Total
Gov	Gov Ctr	Commission	
0.00	0.00	840 €	
0.00	0.00	1,680 €	
0.00	0.00	15,080 €	
0.00	0.00	5,287.5	
0.00	0.00	887.5	
0.00	0.00	3,250 €	
0.00	0.00	2,135 €	
0.00	0.00	3,660 €	
32,759 €			

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
02/02/2007	Premier Referrals	-125.00		Premier Banking Referral Client: Construction funded.
02/02/2007	Overage/Underage	-125.00		Customer: Construction funded.
02/07/2007	Waived Fees/Refund	200.00		Adjustment to charge for Application Fee on # Funded 02/27/2007
02/16/2007	Waived Fees/Refund	200.00		Refund Application Fee for Loan # Funded 02/27/2007

SECOND MORTGAGE PRODUCTS					
Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan Amount B/Fs Payment
C11162007	12/20/2006			6/6/00 00 65	0.00
				2/20/00 00 65	0.00
				7/25/00 00 65	0.00
12/18/2006					0.00

HELOC PRODUCTS		App Number	Open Date	Closed Date	Line Product	Initial Pmt	Balance	Balance Payment	Current Payment
	Customer Number				Loan Number	Date	(Months)	BPS	
HELOC PRODUCTS									
Fundings from 01/31/2007 - 01/11/2007			3/1/04/2007	3/1/22/2007	3/1/11/2007		85,000.00 HELOC	0.00	0.00
HELOC PRODUCTS									
Fundings from 12/31/2006 - 12/11/2006			N/A	N/A	N/A				
Fundings from 12/31/2006 - 12/11/2006									

3/1/04/2007	3/1/22/2007	3/1/11/2007	63,750.00 HELOC	15.00	5.00	0.00	3.00
100,000.00 HELOC	0.00	0.00	3.00	0.00	0.00	0.00	0.00
150,000.00 Stand Alone HELOC							

12/27/2006	"100,000.00 HELOC	Total HELOC Commission:	1,150.00	\$1,122.43	65	397.00	0.00

Relationship

Loan Number	Product Description	Open Date	Closed Date	B/E Pmt Amount	Payment
12/29/2006	Homeowners Insurance	12/29/2006		0.00	0.00
	Total Relationship Commission			0.00	

EXHIBIT 16

EXHIBIT 16

REDACTED**REDACTED**

BANK OF AMERICA - CONFIDENTIAL
Mortgage Business Unit
Compensation Report (Confidential)
Min. Date: 04/18/2007
Max. Period: 03/01/2007 - 03/31/2007

Account Num: MARR, BILL 161504;
Age Type: Retail
Person Number: 28201447
Person Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NMC - Northern Ca

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Exemption Loan Type	Alliance Mortgage Points	Second Basis	Regular Commission	Fee Waiver	Overage Underage	LMB Gov	LMB Gov Cmt	Total Commissior
180,000.00		03/06/2007	Retail	70.00	1,260.00	0.00	1512.80)	C.00			127.		
209,920.00		03/06/2007	Retail	10.00	1,669.44	0.00	534.00)	C.00			94.		
385,300.00		03/16/2007	Bank	10.00	2,095.00	0.00	(721.87)	C.00			1,973.		
304,300.00		03/19/2007	Retail External Refinance-CMA	10.00	2,128.00	0.00	(300.00)	C.00			1,748.		
375,499.00		03/23/2007	Retail External Refinance	10.00	2,628.49	0.00	(459.37)	C.00			2,159.		
200,000.00		03/23/2007	Retail External Refinance	10.00	1,450.00	0.00	(250.00)	C.00			1,150.		
636,500.00		03/26/2007	Retail External Refinance	10.00	4,452.00	0.00	0.00	C.00			2,852.		
532,000.00		03/27/2007	Retail External Refinance	10.00	3,864.00	0.00	(1,300.00)	C.00			2,484.		
387,000.00		03/27/2007	Retail External Refinance	10.00	2,709.00	0.00	(937.50)	C.00			1,744.		
559,875.00		03/29/2007	Retail Internal Refinance (WA)	70.00	1,919.11	0.00	(1,270.91)	C.00			2,648.		
							26,525.06	0.00	(8,017.25)		0.00		18,417.6

Loans: 10

3,789,294.00

HPP Number	Loan Number	Funded Date	Borrower	Last Mortgage Loan Number	Closed Date	Line Product	Initial Amount (Month-2)	Balance (Month-2) BPS	Balance Payment	Current Payment
03/26/2007	N/A	03/29/2007	N/A	119,250.00	Stand Alone HELOC	178.88	0.00	0.00	0.00	178.88

HELOC PRODUCTS

Funding from 01/01/2007 - 02/28/2007

32/05/2007

HELOC PRODUCTS

Funding from 01/01/2007 - 01/31/2007

32/05/2007

85,000.00 HELOC

277.50

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EXHIBIT 17

EXHIBIT 17

REDACTED

Page 1 of 2

BM 02578

MORTGAGE OF AMERICA - CONFIDENTIAL
Mortgage Business Unit
Complaint Report (Confidential)
Run Date: 05/21/2007
Print Period: 04/01/2007 - 04/10/2007

REDACTED

ACCOUNT EXEC: MARK, BILL (63504)
Alt. Type: Retail
Person Number: 28201447
Hire Date: 07/23/2000
Position End Date:
Position End Branch: DANVILLE
Region: NMC - Northern Ca

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Exception Loan Type	Alliance Mortgage	Second Mortgage	Basis	Regular Commission	Fee Waiver	Overage Underage	L/M/R Gov Crt	L/M/CY/LM/R Total	Commission	
		251,938.00	04/09/2007		Retail	70.00	1,763.57	0.00	(639.84)	0.00	0.00	1,133.			
		879,348.00	04/10/2007		Retail-Internal-Retinance	70.00	6,125.44	0.00	(2,198.17)	0.00	0.00	3,955.			
1. 616,000.00	AEV/B-2007				Retail-External-Refinance	70.00	7,252.00	0.00	(2,622.88)	0.00	0.00	4,579.			
417,000.00					Retail	70.00	2,219.00	0.00	(1,362.74)	0.00	0.00	1,576.			
228,000.00	AEV/B-2007				Retail-External-Retinance	70.00	1,596.00	0.00	(285.00)	0.00	0.00	1,311.			
528,000.00	AEV/B-2007				Retail-External-Retinance	70.00	3,696.00	0.00	(1,392.00)	0.00	0.00	2,376.			
424,705.00	AEV/B-2007				Retail-Internal-Retinance	70.00	3,182.94	0.00	(1,166.76)	0.00	0.00	2,046.			
600,000.00	AEV/B-2007				Retail-Internal-Retinance	70.00	4,200.00	0.00	(1,664.20)	0.00	0.00	4,200.			
180,000.00	AEV/B-2007				Retail-Internal-Retinance	70.00	2,520.00	0.00	(566.91)	0.00	0.00	1,855.			
142,000.00	AEV/B-2007				Retail-Internal-Retinance	70.00	2,394.00	0.00	(566.91)	0.00	0.00	1,845.			
369,003.00	AEV/B-2007				Retail-Internal-Retinance	70.00	2,583.00	0.00	(4,623.57)	0.00	0.00	(2,040.			
1,000,000.00					Retail-Construction	70.00	7,000.00	0.00	(554.63)	0.00	0.00	7,000.			
425,000.00	AEV/B-2007				Retail	70.00	3,975.00	0.00	(554.63)	0.00	0.00	2,420.			
						48,216.95	0.00	(15,976.90)	0.00	0.00				37,260.	
4 loans: 11		6,890,991.00													

Additional Information:

Bank Referred Loans Used to Determine %: Units 2
Servicing Reliance Loans Used to Determine %: 15.00%
Lender/LMIB Commission Grid Unit Count: 0
LMIB/Government Additional Unit Count: 0
LIC/T/LMIB (Wholesale): 0

List of Adjusting Entries:

Transaction Date	Transaction Type	Amount	Loan Number	Notes
04/07/2007	Waived Fees Charge	(200.00)		Adjustment to charge for Application Fee on loan #
05/16/2007	AEM Commission Split	(1,378.19)		Adjustment for commission split to: Hampton
05/16/2007	AEM Commission Split	(157.85)		Adjustment for commission split to: Hampton
05/16/2007	AEM Commission Split	(1,141.30)		Adjustment for commission split to: Hampton

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Loan EPS	Payment
04/18/2007	04/18/2007			64,700.00	70	453.25
04/24/2007	04/24/2007			69,000.00	70	693.00

Total Second Mortgage Commission:

1,146.25

HELOC PRODUCTS		APN	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Product	Initial Line Amount	Balance (Month 12)	BPS	Balance Payment	Current Payment
HELOC PRODUCTS		Number	Number	Date	Renter	Loan Number	Date	Amount Type	(Line Amount)	(Month 12)	BPS	Balance	Payment
Findings from 03/01/2007 - 03/31/2007		04/18/2007	N/A	04/18/2007	N/A	125,000.00	Strand Alone HELOC	125,000.00	0.00	0.00	0.00	\$2,50	
HELOC PRODUCTS		04/20/2007	N/A	04/20/2007	N/A	68,949.00	Strand Alone HELOC	68,949.00	0.00	0.00	0.00	\$0.47	\$03.47

HELOC PRODUCTS Findings from 02/01/2007 - 02/28/2007

02/05/2007

02/05/2007

HELOC PRODUCTS Findings from 02/01/2007 - 02/28/2007

02/05/2007

02/05/2007

Total HELOC Commission:

153.97

Relationship

Open Date	Closed Date	BPP Pre Payment	Payment
01/22/2007	01/21/2007	127.12	0.00
Total Relationship Commission:		0.00	0.00
		0.00	0.00

EXHIBIT 18

EXHIBIT 18

REDACTED

REDACTED

Account Exec: MARR, BILL | 63504
AE Type: KETTLE
Person Number: 2821447
Hire Date: 07/23/2001
Position End Date:
Branch: DANDY

BM 02581

REDACTED

**Mortgage Business Unit
Compensation Report (Confidential)**

List of Adjusting Entries

Transaction	List of Adjusting Entries	Servicing Retainage Loans Used to Determine LUMI/LMB Commission Grid Unit Count	LUMI/LMB Government Additional Incentive Unit Count	LUMI/LMB Wholesale
1	Bank Retained	1	2	0

NOTES
Adjustment for Commission split to Hampton
Adj due to underage on loan - Ramierz

Transaction Date	Transaction Type	Amount	Loan Number	Notes
06/16/2007	AEA Commission Split	(1,937.29)		
06/16/2007	PFCU Adjustment	3,690.00		
SECOND MORTGAGE PRODUCTS				
Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	
3513124007	04/24/2007			
34182007	04/18/2007			
Closed Date	Loan Amount BPS	Payment		
7/10/00 06/10	497.00			
9/9/00 06/10	0.00			
6/4/00 06/10	0.00			

Non Rec Draw:

Funds Received Mortgage Commission:

497.00

HELOC PRODUCTS		Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Product	Initial Rate (Rate Amount)	Balance (Month-2) DPS	Balance Payment	Current Payment
HELOC PRODUCTS				N/A				340.00	0.00	0.00	240.00
Funds: 143 from 01/01/2007		35/07/2007			160,000.00 Stand Alone HELOC			198.00	0.00	0.00	198.00
Funds: 143 from 01/01/2007		05/17/2007			112,000.00 HELOC			181.50	0.00	0.00	181.50
Funds: 143 from 01/01/2007		05/18/2007			121,054.00 HELOC			181.50	0.00	0.00	181.50
Funds: 143 from 01/01/2007		05/21/2007		N/A	167,500.00 Stand Alone HELOC			551.25	0.00	0.00	551.25

HELOC PRODUCTS Fundings from 04/01/2007 - 04/10/2007

04/01/2007	N/A	\$5,020.00 Stand Alone HELOC	52.50	0.00	0.00	0.00
04/10/2007	N/A	68,979.00 Stand Alone HELOC	103.47	0.00	0.00	0.00
04/11/2007						
04/12/2007						

HELOC PRODUCTS Fund: 143 from 01/01/2007

HELOC PRODUCTS Fund: 143 from 01/01/2007

Relationship		Product Description	Open Date	Closed Date	BPP Premium Amount	Payment
Relationship						
Loan Number						
Borrower						
01/21/2007						
01/23/2007						
Total Relationship Commission:						

Total Relationship Commission:

1,877.70

EXHIBIT 19

EXHIBIT 19

REDACTED

BANK OF AMERICA - UNIDENTIFIED,
Mortgage Business Unit
(Compensation Report (Confidential))
Run Date: 07/19/2007
Run Period: 06/01/2007 - 06/19/2007

REDACTED

Account Exec: MARR, BILL [63104]
AE Type: Retail
Person Number: 38201447
Position Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NMC - Northern Ca

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Description	Exemption Loan Type	All-inclusive Mortgage Points	Second Basis	Regular Commission	Fee Waiver	Overage Underage	LMB	UNLTY/LMTB	Total	Commission
59,000.00		06/19/2007			Retail External Refinance		10.00	483.00	0.00	(86.25)	0.00				
150,000.00		06/19/2007			Retail External Refinance		10.00	1,050.00	0.00	0.00	0.00	1,050.00			
520,000.00		06/25/2007			Retail External Refinance		70.00	3,640.00	0.00	(1,409.20)	0.00	2,230.80			
270,000.00		06/29/2007			Retail CRA		70.00	1,890.00	0.00	0.00	0.00	1,890.00			
1,000,000.00		06/29/2007			Bank Construction		70.00	21,100.00	0.00	0.00	0.00	21,100.00			
450,500.00		06/29/2007			Retail		70.00	3,153.50	0.00	(914.78)	0.00	2,218.72			
# Loans: 6		4,759,500.00					33,316.50	0.00	(2,419.21)	0.00	30,886.29				

Additional Information:
Bank Retained Loans Used to Determine #:
Servicing Reliance Loans Used to Determine #:
FICO/C/LMB Commission Grid Unit Count:
LMI/B/Government Additional Incentive Unit Count:
LIC/C/LMB (Wholesale):

List of Adjusting Entries

Non Rec Draw: 11,197

Transaction Date	Transaction Type	Amount	Loan Number	Notes
07/01/1900	A/E Commission Split	(425.85)		Adjustment for commission split to: Hampton
07/02/2007	Overage/Underrage	11,611.31		Loan # Customer: ... construction funded.
07/02/2007	Overage/Underrage	-12,210.00		Adjustment to Charge for Application Fees on loan #
07/09/2007	Waived Fees Charge	1200.00		Adjustment to Charge for Application Fees on loan #
07/09/2007	Waived Fees Charge	(200.00)		Adjustment to Charge for Application Fees on loan #
07/16/2007	Commission	111,550.00		Adjustment for commission split to: Allen
07/16/2007	Waived Fees Refund	200.00		Loan Number Withdrawn 06/07/2007
07/16/2007	Waived Fees Refund	200.00		Withdrawn Withdrawn

SECOND MORTGAGE PRODUCTS

1st Mortgagor:	Closed Date	Loan Amount	BPS	Payment
	06/25/2007	65000.00	70	455.00
	05/31/2007	71000.00	70	0.00
	04/24/2007	99000.00	70	0.00
	04/18/2007	64700.00	70	0.00

Total Second Mortgage Commission:

459.00

HELOC PRODUCTS									
App Number	Loan Number	Funded Date	Borrower	1st Mortgagor Account Number	Closed Date	Line Product	Initial Pmt (Montly) BPS	Balance (Month+1) BPS	Balance Payment
		06/27/2007	N/A	150,000.00	Stand Alone HELOC		225.00	0.00	0.00
HELOC PRODUCTS Fundings from 05/01/2007 - 05/31/2007									
		05/07/2007	N/A	160,000.00 Stand Alone HELOC		240.00	0.00	0.00	0.00
		05/17/2007		132,000.00 HELOC	198.00	0.00	0.00	0.00	0.00
		05/18/2007		121,004.00 HELOC	181.28	0.00	0.00	0.00	0.00
		05/21/2007	N/A	167,500.00 Stand Alone HELOC	221.25	0.00	0.00	0.00	0.00
HELOC PRODUCTS Fundings from 04/01/2007 - 04/30/2007									
		04/18/2007	N/A	\$5,000.00 Stand Alone HELOC	52.50	25,000.00	70	175.00	122.50
				(8,979.00) Stand Alone HELOC	101.47	10,779.84	70	215.11	111.64
				Total HELOC Commission:			459.14		

EXHIBIT 20

EXHIBIT 20

REDACTED**REDACTED**

Account: Acct: MARK_BILL (163504)
 Acct Type: Retail, Bill 163504
 Person Number: 28201447
 Mkt Date: 07/23/2001
 Position End Date:
 Branch: NMC - DANVILLE
 Region: NMC - Northern Ga

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Exception Loan Type	Second Mortgage Points	Raise Commission	KPE Waiver	Overage Underrage	LMIB Gov	LMIC/LMIB Gov Cnt	Total Commission
971,230.00		07/11/2007				70.00	6,798.15	0.00	(2,428.12)	0.00	4,370.6	
750,000.00		07/11/2007				70.00	5,250.00	0.00	(2,250.00)	0.00	3,000.0	
325,500.00		07/11/2007				70.00	2,488.50	0.00	(15,456.31)	0.00	11,007.1	
549,000.00		07/12/2007				70.00	3,943.00	0.00	(1,332.53)	0.00	2,470.1	
500,000.00		07/12/2007				70.00	3,500.00	0.00	(1,042.59)	0.00	2,457.1	
2,000,000.00		07/12/2007				70.00	14,000.00	0.00	(5,000.00)	0.00	9,000.0	
700,000.00		07/12/2007				70.00	4,900.00	0.01	(1,025.00)	0.00	3,885.0	
412,000.00		07/12/2007				70.00	2,984.00	0.00	(525.00)	0.00	2,369.0	
944,000.00		07/12/2007				70.00	6,608.00	0.00	(2,360.00)	0.00	4,248.0	
1,500,000.00		07/12/2007				70.00	10,500.00	0.00	(4,350.00)	0.00	6,150.0	
636,000.00		07/12/2007				70.00	4,872.00	0.00	(1,500.00)	0.00	4,872.0	
815,200.00		07/11/2007				70.00	5,706.40	0.00	(6,114.00)	0.00	1,955.0	
340,000.00		07/11/2007				70.00	2,380.00	0.00	(425.00)	0.00	1,955.0	
						73,710.65	0.00	132,368.15	0.00	41,362.4		

Loans: 13

Additional Information:

Bank Referred Loans used to Determine %:
 Servicing Retainance Loans Used to Determine %:
 LMIC/LMIB Commission Grid Unit Count:
 LMIC/Government Additional Incentive Unit Count:
 LMIC/LMIB (Wholesale):

List of Adjusting entries

Transaction Date	Transaction Type	Amount	Number	Notes
08/01/2007	Waived Fees Charge	-400.00		Adjustment to charge for Application Fee on loan # Withdrawn 07/12/2007
08/16/2007	Waived Fees Refund	3,637.51		Refund Application Fee for loan # Withdrawn 07/12/2007
08/17/2007	Overage/Underage			Adjustment due to underage on loan

Non Rec Draw:

Total: 43,095.

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	Closed Date	Loan Amount	BPS	Payment
07/11/2007	06/25/2007		15/05/07	1,063.95		
	06/25/2007		6/05/07	3.00		
	05/31/2007		7/10/07	0.00		

Total Second Mortgage Commission:

1,069.75

HELOC PRODUCTS		Initial Date	Line Product	Initial Pmt. (Line Amount)	Balance (Montly Pmts.)	Balance Payment	Current Payment
App Number	Loan Number	Funded Date	Loan Number	Date	Amount Type	0.00	0.00
		07/24/2007			479,999.00 HELOC	750.00	0.00
HELOC PRODUCTS							
Fundings from 06/01/2007 - 06/10/2007							
		06/10/2007					
	N/A		150,000.00 Stand Alone HELOC		225.00	0.00	0.00
HELOC PRODUCTS							
Fundings from 05/01/2007 - 05/31/2007							
		05/31/2007					
	N/A		160,000.00 Stand Alone HELOC	240.00	159,868.19	1,119.08	879.08
		05/11/2007	12,000.00 HELOC	198.00	0.00	0.00	0.00
		05/18/2007	121,054.00 HELOC	181.58	0.00	0.00	0.00
		05/22/2007	167,500.00 Stand Alone HELOC	551.25	126,168.59	883.18	311.93
Total HELOC Commission:							
							1,961.01

EXHIBIT 21

EXHIBIT 21

Bank of America - CONFIDENTIAL
Mortgage Business Unit
Complaint Report [Confidential]

REDACTED

REDACTED

ACCOUNT EXEC: MARR, BILL (61504)
AE Type: Retail
Person Number: 38201497
Hire Date: 07/23/2001
Position End Date: DANVILLE

BM 02591

Number	Loan Type	Borrower Name	Loan Amount	Date Funded	Date Closed	Exception Loan Type	Alliance Mortgage Points			Refund Fee	Overage Fee	IMB Gov/CDC	IMC/TUMIB Toc Compliance
							Commission	Maturity	Waiver				
312,000.00	08/18/2007	Retail	Y	70.00	2,184.00	6.00	(190,000)	0.00	1.7				
326,500.00	08/15/2007	Retail External - Refinance	Y	70.00	2,399.50	0.00	(821,355)	0.00	1.4				
220,000.00	08/7/20/2007	Retail	Y	70.00	1,340.00	6.00	(1,775,40)	0.00	1.2				
239,420.00	08/7/22/2007	Retail	Y	70.00	1,675.00	0.00	1,675,40	0.00	1.6				
226,418.00	08/7/22/2007	Retail	Y	70.00	1,384.93	0.00	(1566,04)	0.00	1.0				
1,500,000.00	08/7/22/2007	Retail External - Refinance	Y	70.00	1,050.00	0.00	(3,750,00)	0.00	8.7				
380,000.00	08/7/24/2007	Retail	Y	70.00	2,660.00	3.00	(4,660)	0.00	2.1				
192,792.00	08/12/2007	Retail External - Refinance	Y	70.00	1,469.54	0.00	(121,469)	0.00	1.2				
231,000.00	08/7/28/2007	Retail External - Refinance	Y	70.00	1,631.00	0.00	(352,999)	0.00	1.2				
1,344,000.00	08/28/2007	Retail - External - Refinance	Y	70.00	9,408.00	0.00	(2,425,92)	0.00	4.1				
911,110.00	08/29/2007	Retail	Y	70.00	6,377.77	0.00	(2,297,77)	0.00	4.1				
237,250.00	08/29/2007	Retail External - Refinance	Y	70.00	1,686.75	0.00	(193,12)	0.00	1.0				
369,000.00	08/10/2007	Retail	Y	70.00	3,522.00	0.00	(186,40)	0.00	1.6				
417,300.00	08/10/2007	Retail	Y	70.00	2,919.00	0.00	1,042,50	3.00	1.9				
315,900.00	08/10/2007	Retail External Refinance	Y	70.00	2,211.30	0.00	(19,477,70)	0.00	1.2				
1,000,000.00	08/11/2007	Retail Construction	Y	70.00	7,000.00	0.00	(11,640,00)	3.00	5.3				
300,100.00	08/13/2007	Retail - Construction	Y	70.00	2,100.00	0.00	0.00	3.00	2.1				
1,500,000.00	08/13/2007	Retail - Construction	Y	70.00	10,500.00	0.00	0.00	3.00	10.5				

LAW OF PROPERTY ESTATE PLANNING

Bank Referrals Loans Used to Determine LIC/TM/LIB Commission Grid Unit Count:		LIC/TM/LIB Commission Grid Unit Count:
Servicing Referrals	Loans Used to Determine LIC/TM/LIB Commission Grid Unit Count:	3
LIC/TM/LIB Government Additional Incentive Unit Count:		0
LIC/TM/LIB (Wholesale):		0 .00
		0 .00

Non Rec Draw:

a1:

02/13/2007 Netword First Refund
02/14/2007 AIA Commission Split
100.00 48)

Netword Application Fee for loan # refund on 2/13/2007
Adj. amount for commission split o. 100.00

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower Name	Int Mortgage Loan Number	Closed Date	Line Amount \$US	Interest Payment
07/10/2007				06/27/2007	1,669.00	
08/24/2007				06/27/2007	112.50	
08/30/2007				06/27/2007	1,481.50	
08/08/2007				06/27/2007	196.00	
08/10/2007				06/27/2007	117.40	
07/31/2007				06/27/2007	0.00	
08/23/2007				06/27/2007	0.00	

Total Second Mortgage Commission:

4,564.00

HELOC PRODUCTS

APP NUMBER	Loan Number	Funded Date	Borrower	Int Mortgage Loan Number	Closed Date	Line Product	Initial Pmt.	Balance	Balance	Current
										Payment
		01/24/2007			04/29/2007	499,999.00 HELOC	750.00	0.00	0.00	0.00

HELOC PRODUCTS
Rankings from 06/01/2007 - 06/10/2007

06/27/2007

Total HELOC Commission:

150.00

150,000.00 Second Alamo HELOC

215.00 42.641 42.70 298.78 71.78

71.78

EXHIBIT 22

EXHIBIT 22

Draft Only

REDACTED

SEP. 2007

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ACCOUNT EXEC: MARR, BILL 165504
AE Type: Retail
Person Number 28201447
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE

Loan Number	Borrower Name	Loan Amount	Drawn	Date Funded	Date Closed	Exemption	Loan Type	Alliance	Second Mortgagor	Basis Points	Commission	Waiver	Overdue	Days Delin.	Days Late	Comments or
200,000.00	09/06/2007					Retail-External Refinance				100.00	1.40% (3)	0.00	120.000	0.00	1,150.00	
450,000.00	09/12/2007					Retail-External Refinance				70.00	3.150.00	0.00	11,156.501	0.00	1,993.50	
340,000.00	09/18/2007					Retail-External Refinance				10.00	2.360.00	0.00	3.33	11,419.603	0.00	1,301.60
120,000.00	09/18/2007					Retail-External Refinance CRA				70.00	2.240.00	0.00	12.00	0.00	1,528.00	
1,500,000.00	09/28/2007					Retail-External Refinance CRA				10.00	10,500.00	0.00	0.00	0.00	10,500.00	
300,000.00	09/28/2007					Retail-Construction				70.00	2.100.00	0.00	(1) 248.001	0.00	852.00	
1,500,000.00	09/28/2007					Retail-Construction				70.00	1,150.00	0.00	0.00	0.00	7,350.00	
840,000.00	09/28/2007					Retail-External Refinance				70.00	5,880.00	0.00	0.00	0.00	5,880.00	
371,000.00	09/28/2007					Retail-External Refinance				70.00	2,597.00	0.00	1.391.251	0.00	1,205.00	
										70.00	0.00	0.00	17,188.351	0.00	30,428.00	

Bank Referred Loans Used to Determine % Servicing Retirement Loans Used to Determine % BNPCT/LMB Commission Grid Unit Count: LMB/Government Additional Incentive Unit Count: LMBCT/LMB (Wholesale)

List of Adjusting Entries				
Transaction	Transaction Type	Amount	Loan Number	Notes
12/31/2007	Overage/Underage	4,125.00	1000000000	Construction funded

Total: 21.998
Non Rec Draw:

EXHIBIT 23

EXHIBIT 23

REDACTED**REDACTED****OCT. 2007**

Account Exec: MARR, BILL [63504]
 AE Type: Retail 1
 Person Number: 20201447
 Hire Date: 07/24/2001
 Position End Date:
 Branch: DANVILLE
 Region: NAC - Northern Ca

Bank of America - CONFIDENTIAL
 Merchant Business Unit
 Compensation Report (Confidential)
 Run Date: 11/13/2007
 Run Period: 10/01/2007 - 10/31/2007

Loan Number	Borrower Name	Loan Amount	Loan Date Funded	Date Closed	Exception Loan Type	Alliance Merchant	Second	Busin	Regular Commission	Fee	Overage	LMIB	WICCY/LMIB	Total
		417,000.00	10/03/2007		Retail		70,00	2,919.00	0.00	(131,711)	0.00	2,317.5		
		580,000.00	10/12/2007		Retail		70,00	4,000.00	0.00	4,060.0	0.00	4,060.0		
		660,000.00	10/16/2007		Retail-External Refinance		70,00	4,620.00	(1,205.00)	1,221.10	0.00	4,626.3		
		417,000.00	10/17/2007		Retail		70,00	2,919.00	0.00	(1,175.94)	0.00	1,743.0		
		495,000.00	10/18/2007		Retail-CWA		70,00	3,465.00	0.00	0.00	0.00	3,465.0		
		500,000.00	10/19/2007		Retail-Construction		70,00	3,500.00	0.00	0.00	0.00	3,500.0		
		341,000.00	10/29/2007		Retail-Internal Refinance		70,00	2,401.00	0.00	(214,371)	0.00	2,186.6		
								23,884.00	(1,205.00)	1,160.92	0.00	21,918.4		

Loans: 7

Additional Information

Bank Referral Loans Used to Determine % Servicing Retainage

LMIB/MDB Commission Grid Unit Count:

LMIB/Government Audit-internal Licit/CWA Wholesale:

LMIB/LMIB (Wholesale):

List of Adjusting Entities

Transaction Date	Transaction Type	Amount	Loan Number	Notes
11/02/2007	Overage Underage	(11,672.00)		
11/02/2007	Overage Underage	(1619,611)		
11/02/2007	Overage Underage	(1,275,00)		
11/02/2007	Overage Underage	(12,013,43)		
11/06/2007	Waived Fees Charge	1400.00		
11/14/2007	Waived Fees Refund	400.00		

Refund for Application Fee Charged for Loan # Funded 10/16/2007

Non Rec Draw:

Total: 13,902.

SECOND MORTGAGE PRODUCTS	1st Mortgage	Loan Number	Closed Date	Loan RPS	Payment
			128000.00 /0	895.00	
			280000.00 /0	3.00	
			45500.00 /0	3.00	
			260000.00 /0	3.00	
			261500.00 /0	0.00	
			45900.00 /0	0.00	

Page 2 of 2

Total Second Mortgage Commission

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NPB Number	Loan Number	Funded Date	Borrower	1st Mortg. Loan Number	Closed Date	Product Type	(Lump Amount)	(Month 12) EPS	Payment	Payer/Reci-
101082007	N/A	10/10/2007	N/A	200 000 00	Stand Alone HELOC	300.00	0.00	0.00	300.00	
		10/10/2007	N/A	150 000 00	Stand Alone HELOC	225.00	0.00	0.00	225.00	

Fundings from 09/01/2007 - 09/30/2007

09/29/2001

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:00.000.00 stand alone HELOC

Total HELOC Commission:

111111

Loan Number	Funded Borrower	Product Description	Open Date	Close Date	Commission Amount	Payments
101272007 09/28/2007	RPP 6 Month RPP 12 Month		10/12/2007 09/28/2007	10/21/2007 09/28/2007	162.21 125.00	324.41 160.00

Total Relationship Commission

22

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EXHIBIT 24

EXHIBIT 24

REDACTED

DSK of America - CONFIDENTIAL
Marketing Business Unit
Compensation Report (Confidential)

Run Date: 12/19/2007
Pay Period: 11/01/2007 - 11/10/2007

Account Pacc: MARR, BILL [6354]
A/c Type: Retail
Person Number: 2820147
Hire Date: 07/23/2001
Position End Date:
Branch: DANVILLE
Region: NWC - Northern Ca

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Exception Loan Type	Alliance Mortgage Points	Second Basis	Regular Qualifier	Fee	Overage	LMB	LMB/LMB Gov/Cat	LMB/LMB Cumm/Cat	Total
125,000.00	11/09/2007	35.00	11/25/2007	55.00	Retail	112.50	G.00	(69.75)	0.00	742.50	5,463.25	1,398.75	5,463.25	
840,500.00	11/14/2007	65.00	5,463.25	65.00	Retail	0.00	0.00	0.00	0.00	1,398.75	200.00	200.00	200.00	
255,000.00	11/16/2007	55.00	1,398.75	55.00	Retail-External-Refinance	1,657.50	C.00	(1,801.80)	0.00	1,398.75	200.00	200.00	200.00	
308,000.00	11/10/2007	65.00	2,032.00	65.00	Retail-External-Refinance-CRA	0.00	Y	0.00	0.00	1,398.75	200.00	200.00	200.00	
						9,935.25			0.00	(2,190.00)	0.00	7,744.75	7,744.75	

■ Loans: 4 1,528,500.00

Additional Information:
Rank Referred Loans Used to Determine #: 1
Servicing Retaince Loans Used to Determine #: 1
LMC/TMB Commission Grid Unit Count: 1
LMC/TMB Government Additional Incentive Unit Count: 1
LMC/TMB Wholesale: 1

Relationship - 2005:
Non Rec Draw: 6,138.
Total: 6,138.

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
01/11/1900	Waived Fees Refund Overage/Underage 12/06/2007 Waived Fees Charge	200.00 (64.71) (200.00)		Refund Application Fee for Loan # Withdrawn 11/21/2007 Underages not allowed on 10/10/10 seconds. Adjust to charge for Application Fees on loan # Withdrawn 11/21/2007

SECOND MORTGAGE PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	loan Amount BPS	Payment
11/13/2007	10/03/2007			11/15/00 65	334.75	
	10/03/2007			12/08/00 70	0.00	
					334.75	

Total Second Mortgage Commission

HELOC PRODUCTS	App Number	Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Line Product Type	Initial Pmt Line Amount)	Balance (Month*) BPS	Balance Payment	Current Payment
								122,000.00 HELOC	183.75	0.00	133.75

HELOC PRODUCTS
Findings from 10/01/2007 - 10/31/2007

10/10/2007

09/29/2007

300.00.00 Stand Alone HELLOC
150.00.00 Stand Alone HELLOC

\$7,000.00 Stand Alone HELOC
100,000.00 Stand Alone HELOC

Relationship					
Loan Number	Funded Borrower	Product Description	Open Date	Closed Date	BPY Premium Amount
10/29/2007	RPP 6 Month	10/29/2007			75.00
10/12/2007	RPP 6 Month	10/12/2007			0.00
09/28/2007	RPP 12 Month	09/28/2007			0.00
Total Relationship Commission:					
75.00					

Page 2 of 2

EXHIBIT 25

EXHIBIT 25

REDACTED**REDACTED**

Bank of America - CONFIDENTIAL
Overdue Business Unit
Statement of Loss Report (Confidential)

Run Date: 01/17/2008
Pay Period: 12/01/2007 - 12/31/2007

Account: EXEC M&B RETAIL 63504
Ac Type: Retail
Person Number: 28200447
Hire Date: 07/22/2001
Position End Date:
Branch: DANVILLE
Region: NMC Northern Ca

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Exception Loan Type	Alliance Region	Basis Commission	Regular Fee Waiver	Overage Charge	IMMB Gov	SMC/LMB Commission
		213,000.00	12/01/2007		Retail Internal Refinance	TC	0.00	0.00	1,513.00	0.00	954.00
		520,000.00	12/04/2007		Retail	TC	0.00	0.00	3,600.00	0.00	2,665.00
		300,550.00	12/05/2007		Retail	TC	0.00	0.00	1,350.00	0.00	1,253.00
		880,000.00	12/11/2007		Retail	TC	0.00	0.00	6,160.00	0.00	5,750.00
		532,000.00	12/20/2007		Retail	TC	0.00	0.00	4,164.00	0.00	3,650.00
		417,000.00	12/21/2007		Retail	TC	0.00	0.00	2,919.00	0.00	2,616.00
		1,628,050.00				TC	0.00	0.00	(1,042.50)	0.00	1,876.50
							25,396.35	0.00	(7,418.08)	0.00	17,958.25

Additional Information:

LMICP/LMIB Commission Grid Unit Count: 0
LMIB/Government Additional Incentive Unit Count: 0

Transaction Date	Transaction Type	Amount	Loan Number	Notes
01/12/2008	Overdue/Undeage	(1355.00)		
01/16/2008	A&A Salary Reconciliation	(1,314.44)		
01/18/2008	Waived Fees Charge	(200.00)		
01/18/2008	Waived Fees Charge	(200.00)		
01/19/2008	Commission	1,540.00		
01/19/2008	Waived Fees Refund	200.00		
01/19/2008	Waived Fees Refund	200.00		

HELOAN PRODUCTS

Loan Number	Funded Date	Accrued	1st Mortgage Loan Number	Closed Date	Product Type	Amount BPS	Payment
	12/04/2007		HELOAN		HELOAN	65,000.00	70 455.00
	12/21/2007					284,000.00	70 1,988.00
							Total HELOAN Commission: 3,443.00

HELOC PRODUCTS

App Number	Loan Number	Funded Date	Borrower Name	1st Mortgage Loan Number	Closed Date	Increasing Line Amount Product Type	Initial Pmt. (Month 1)	Balance	Balance Payment	current payment
1070472007	N/A	10/04/2007	DOC. 030 70 Grand Alone HELOC	100.00	107,361.87	70	149.43	449.43	449.43	449.43

Total HELOC Commission:

EXHIBIT 26

EXHIBIT 26

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REDACTED

ACCOUNT EXEC: MARK BILL 1632049
AC Type: RETAIL 047
Person Number: 200447
Hire Date: 07/23/2001
Edition End Date:
branch: DANVILLE
Region: NWC - Northern Ca

BM 02603

Bank of America (UNPUBLISHED) Non-charge Business Intel Compensation Report (Cont'd, sheet 11)										
Run Date:		02/20/2008		Pay Period:		01/31/2008 - 01/31/2008				
Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Exemption	Loan Type	Balance	Interest	Days Late	Regular Commission
365.000.00	00	01/09/2008			Retail Internal Refinance		40,90	1,460,00	0,00	(320,00)
364.000.00	00	01/28/2008			Retail Internal Refinance		62,00	1,388,80	1,196,00	
362.195.00	00	02/01/2008			Retail Internal Refinance		40,00	1,048,78	0,00	(165,00)
308.000.00	00	01/31/2008			Retail		62,00	5,629,60	0,00	(1,985,77)

Additional Information:

LMB/Government Additional Incentive Unit Count

List of Adjusting Entries					
Transaction Date	Transaction Type	Amount	Loan Number	Notes	
02/04/2008 02/08/2008	Overage/Underage Waived Fees Charge	(2,051.95) (700.00)	100000 100000	Loan # Customer: Adjust to charge Application Fee on Loan # Construction funded 3975	

Non REC Draw: 14.285

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THE CIVIL SERVICE COMMISSION AND GOVERNMENT POLICY

EXHIBIT 27

EXHIBIT 27

Bank of America - CONFIDENTIAL
Marketing Business Unit
Compensation Report (Confidential)

REDACTED

REDACTED

Account Exec: MARR, Bill (61504)
AE Type: Retail
Person Number: 0720147
Position End Date: 07/21/2001
Branch: DANVILLE
Region: NMC - Northern Ca

BM 02608

Loan Number	Borrower Name	Loan Amount	Date Fired	Date Closed	Exception Loan Type	Advance	HELLOCAN	Interest	Regular Amortization	Fee	Overage	Underage	LMIB	TACM/LMIB	Total	Govt	Govt Com	Commission
90,000.00		02/01/2008			Retail External Retinace													
417,000.00		02/01/2008			Retail Internal Retinace													
224,000.00		02/04/2008			Retail-External Refinance-CRA													
308,000.00		02/04/2008			Retail-Internal Retinace													
203,955.00		02/04/2008			Retail-Internal Retinace													
215,193.00		02/05/2008			Retail-Internal Retinace													
143,920.00		02/07/2008			Retail-Internal Retinace													
412,200.00		02/11/2008			Retail-External Retinace													
312,000.00		02/11/2008			Retail-External Refinance													
417,000.00		02/11/2008			Retail-Internal Retinace													
164,645.00		02/11/2008			Retail-External Retinace													
417,000.00		02/20/2008			Retail-External Retinace													
1,491,047.00		02/21/2008			Retail-External Retinace													
192,209.00		02/26/2008			Retail-Internal Retinace													
302,701.00		02/26/2008			Retail-Internal Retinace													
180,000.00		02/26/2008			Retail-Internal Retinace													
312,000.00		02/26/2008			Retail-Internal Retinace													
207,000.00		02/27/2008			Retail-Internal Retinace													
150,000.00		02/28/2008			Retail-External Retinace													
417,000.00		02/28/2008			Retail-External Retinace													
347,000.00		02/28/2008			Retail-External Retinace													
417,000.00		02/29/2008			Retail-Internal Retinace													
417,000.00		02/29/2008			Retail-Internal Retinace													
Loans: 24																		
Units:																		
Additional Information:																		
LMB/Government Commission Grid Unit Count: 2																		
LMB/Government Additional Incentive Unit Count: 0																		
Underages not allowed on 80/10/10 seconds.																		
Underages not allowed on 80/10/10 seconds.																		

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number	Notes
01/01/2008	Overage Underage	(78,751)	Line 1	Underages not allowed on 80/10/10 seconds.
01/01/2008	Overage Underage	498,961	Line 1	Underages not allowed on 80/10/10 seconds.

EXHIBIT 28

EXHIBIT 28

Hank Jr America - CONFIDENTIAL
Morgan Stanley Business Unit
Guggenheim Partners Investment

REDACTED

REDACTED

BM 02611

List of Adjusting Entries

HIELOAN PRODUCTS

				Date	Transaction Type	Amount	Loan Number	Notes
Loan Number		Funded Date	Borrower		Closed Date	Product Type	Loan Amount BPS	Payment
MELOAN PRODUCTS								
1410227009	Overage/Underage	122.875		14-02-27-0008			1410227009	Underages not allowed on 80/10/10 seconds.
1410227008	Overage/Underage	(35.40)		14-02-27-0009			1410227008	Underages not allowed on 80/10/10 seconds.
1410227009	Overage/Underage	136.55		14-02-27-0008			1410227009	Underages not allowed on 80/10/10 seconds.
1410227008	Overage/Underage	(108.74)		14-02-27-0009			1410227008	Underages not allowed on 80/10/10 seconds.
1411720008	Relationship Compensating	(294.23)		14-02-27-0008			1411720008	Underages not allowed on 80/10/10 seconds.
1411720008	Waived FICO returned	56.00		14-02-27-0009			1411720008	Underages not allowed on 80/10/10 seconds.
		300.00						Adjustment for BPP12 on 2nd mtg - Borrower Name , 111 UNDERAGES not allowed on 80/10/10 seconds . monthly , montlly
								Refund of uncollected app fee on loan

BM 02612

HELIK PROJOS. 15

REVIEW ARTICLE

Number	Number	Date	Borrower	1st Mortgag Closed	Interest Rate	Line Amount	Product Type	Initial Int Balance	Balance (Month 12)	BPS	Balance	Current Payment
31362008	01/28/2008	01/28/2008	44,500.00	44,500.00	9.95	0.00	HFLOC	415.00	0.00	0.00	415.00	50.00

FOOTBALL HELD ON COMMENCEMENT

Prescription	Date	Date	Amount	Param.
Homeowners Insurance	03/28/2008		0.00	>0.00
BPP 12 Month	03/11/2008		307.24	414.41
BPP 6 Month	03/04/2008		205.54	410.41
BPP 12 Month	02/27/2008		126.87	253.74
BPP 12 Month	02/26/2008		155.05	310.11
BPP 12 Month	02/26/2008		150.43	360.86
BPP 12 Month	02/26/2008		188.85	377.70
Total Relationship Commission:			2,087.36	

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EXHIBIT 29

EXHIBIT 29

BANK OF AMERICA - CONFIDENTIAL
Monteagle Branch (041)
Compensation Report (Confidential)

Run Date: 05/28/2008
Print Period: 04/01/2008 - 04/30/2008

REDACTED

Person Number: 2801447
Hire Date: 07/23/2001

Position End Date:
Branch: DANVILLE
Region: NMC - Northern Ca

Loan Number	Borrower Name	Loan Amount	Date Funded	Date Closed	Exception Loan Type	All loans UP/DN	Regulator Points	Oversize	LMB	WICHTLIM	Total
417,000.00	04/10/2008	04/10/2008			Retail	Y	0.00	(6,000.48)	0.00		3,945
317,921.20	04/16/2008				Retail	Y	0.00	(162,591)	0.00		1,124
248,000.00	04/21/2008	04/21/2008			Retail-Personal Refinance	Y	0.00	(786,16)	0.00		751.4
780,000.00	04/28/2008	04/28/2008			Retail-Construction	Y	0.00	(4,816)	0.00		4,836.4
1 Loans: 4											
1,772,921.20											
Additional Information:											
LMICU/MIB Compensation Grid Unit Count.		0									
MIB/Government Additional Incentive Unit Count.		0									

Units

List of Adjusting Entities

Transaction Date	Transaction Type	Amount	Loan Number	Notes
05/02/2008	Overdue/Underage	(70.00)		
05/02/2008	Overdue/Underage	(465.45)		
05/19/2008	MIA Commission Split	(1,458.80)		
05/19/2008	Commission Adjustment	834.00		
05/19/2008	Commission Adjustment for loan withdrawal (SPLIT) Loan	1,396.95		

Branch: CENTRAL ORANGE COUNTY

HELQAN PRODUCTS

Loan Number	Funded Date	Borrower	1st Mortgage Loan Number	Closed Date	Product Type	Amount	Term	Payment
04/10/2008	04/10/2008	HELQAN	129,250.00	04/10/2008	62	801.35		
04/11/2008		HELQAN	28,000.00	62	171.60			
		HELQAN	40,970.40	62	254.14			

Total HELQAN Commission:

1,229.09

HELOC PRODUCTS

EXHIBIT 30

EXHIBIT 30

REDACTED

Mortgage Business Unit Compliance Report Incident

Account Exec: MARR, BILL (63344)
AE Type: Retail
Empire Number: 3826347

Run Date: 06/19/2008
Run Period: CS/01/2008 - 05/31/2008

Hire Date: 07/23/2001
Position End Date: **PERMANENT**

MIA/Government Additional Incentive Unit Counterparties Commission Grid Unit Counterparties

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314

OC-30

29.16

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Date	Transaction Type	Amount	Number	Notes
06/02/2008	Overdue Underage	(1,000.00)		
06/05/2008	Waived Fees Charge	(1,000.00)		
06/05/2008	Waived Fees Charge	(1,000.00)		
06/13/2008	Waived Fees Retured	200.00		
06/16/2009	MIA Commission Split	(1,000.00)		
06/16/2009	MIA Commission Split	(1,081.86)		
				Adjustment for commission split to: Kristen Hampton

App Number	Loa n Number	Burden Date	Revolver Date	1st Mortgage Loan Number:	Closed Date	Increase/ Line Amount	Initial Pmt (Month):	Balance BPS	Balance Payment	Current Payment
05/19/2008	N/A			114,000.00	Stand Alone HELOC	114,00	3 00	0.00	114,00	

REEDUC PRODUCTS Fundings from 03/01/2008 - 03/31/2008

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EXHIBIT 31

EXHIBIT 31

REDACTED

Bank of America - CONFIDENTIAL
 Account Exec: MARR, BILL (63504)
 Mortgage Business Unit
 AE Type: Retail
 Compensation Report (Confidential)
 Person Number: 28201447

Hire Date: 07/23/2001
 Run Date: 07/21/2008
 Position End Date:
 Pay Period: 06/01/2008 - 06/30/2008
 Branch: DANVILLE

Region: NWC - Northern Ca

Basis Number	Loan Type Waiver	Regular Borrower Underage	Fee Name	Loan Amount	Date Funded	Date Closed	Total
				Alliance Gov	HELOAN Gov Cnt	Points Commission	Commission
67.00	2,793.90	0.00		417,000.00 (1,042.50)	06/03/2008 0.00		Retail
1,751.40							
67.00	3,383.50	0.00		505,000.00 (743.86)	06/05/2008 0.00		Retail
2,639.64							
67.00	2,793.90	0.00		417,000.00 750.60	06/06/2008 0.00		Retail
3,544.50							
CRA				173,000.00	06/13/2008		Retail-
1,159.10	0.00	(119.37)		0.00 612,000.00	LC,LB 06/13/2008	67.00 1,039.73	
67.00	4,100.40	0.00		443.70	0.00		Retail
4,544.10							
67.00	1,567.80	0.00		234,000.00 (32.76)	06/13/2008 0.00		Retail
1,535.04							
Construction				1,103,926.00		06/13/2008	Retail-
7,396.30	0.00	0.00		0.00 358,589.00	67.00 06/18/2008		67.00 7,396.30
67.00	2,402.55	0.00		410.58	0.00		Retail
2,813.13							
Y	67.00	2,793.90		417,000.00 0.00	06/18/2008 (1,187.61)	0.00	Retail
1,606.29							
67.00	1,138.33	0.00		169,900.00 0.00	06/30/2008 0.00		Retail
1,138.33							
Construction				1,722,000.00		06/30/2008	Retail-
11,537.40	0.00	0.00		0.00	67.00		67.00 11,537.40

CONFIDENTIAL

D01205

# Loans:	11	6,129,415.00		
41,067.08	0.00	(1,521.22)	0.00	39,545.86

Additional Information:		Units
Previous Deficit:		0.00

Draw: (4,305.58)

Commission:	39,545.86
LMICT/LMIB Commission Grid Unit Count:	1
LMIB/Government Additional Incentive Unit Count:	1
Adjustments:	(3,966.30)

HELOAN: 718.58

HELOC: 200.00

Relationship: 250.00

Relationship - 2005: 0.00

Total: 32,442.56

Non Rec Draw:

List of Adjusting Entries

Transaction Notes	Date	Transaction Type	Amount	Loan Number
07/03/2007	Waived Fees Charge		(200.00)	
FUNDED on June 5		Adjust to charge for application fee on loan #		
07/03/2007	Waived Fees Charge		(200.00)	
FUNDED on June 13		Adjust to charge for application fee on loan #		
07/03/2007	Waived Fees Charge		(400.00)	
WITHDRAWN on June 26		Adjust to charge for application fee on loan #		
07/03/2007	Waived Fees Charge		(200.00)	
WITHDRAWN on June 30		Adjust to charge for application fee on loan #		
07/16/2008	Waived Fees Refund		400.00	
June 26		Credit for application fee for loan #		WITHDRAWN
07/17/2008	MLA Commission Split		(2,891.30)	
Adjustment for commission split to: Kristen Hampton				
07/17/2008	MLC Commission Split		(500.00)	
Adjustment for commission split to: Madsen				

07/17/2008 Relationship Deepening 25.00
 Adjustment for BPP12 on 2nd mtg. Borrower Name
 monthly fee \$0.00

HELOAN PRODUCTS

Closed Loan Number Date	Funded Date Product Type	Loan Borrower Amount BPS	1st Mortgage Loan Number Payment
HELOAN		107,250.00 67	718.58
<hr/>			
Total HELOAN Commission:			718.58

HELOC PRODUCTS

App 1st Mortgage Initial Pmt Number Loan Number Amount)	Loan Closed Balance Number Date (Month+2)	Funded Increase/ Balance Line Amount Product Type BPS Payment	Current Date Borrower (Line Payment Payment)
N/A		06/09/2008 200,000.00 Stand Alone HELOC	
200.00	0.00	0.00	200.00
<hr/>			
Total HELOC Commission:			200.00

Relationship

Loan Open Number Date	Closed Funded Date	BPP Prem Borrower Amount	Product Description Payment
06/18/2008	06/16/2008	0.00	BPP 12 Month
06/13/2008	06/13/2008	0.00	BPP 12 Month
06/13/2008	06/13/2008	0.00	BPP 12 Month
		50.00	
		50.00	
		50.00	

06/05/2008	06/05/2008	0.00	50.00	BPP 12 Month
06/03/2008	06/03/2008	0.00	50.00	BPP 12 Month

Commission:				Total Relationship
				250.00

EXHIBIT 32

EXHIBIT 32

REDACTED

Bank of America - CONFIDENTIAL
 Account Exec: MARR, BILL {63504}
 Mortgage Business Unit
 AE Type: Retail
 Compensation Report (Confidential)
 Person Number: 28201447

Hire Date: 07/23/2001
 Run Date: 08/20/2008
 Position End Date:
 Pay Period: 07/01/2008 - 07/31/2008
 Branch: DANVILLE

Region: NWC - Northern Ca

Loan Basis	Regular Number	Fee Borrower Name	Loan Overage Amount	Date LMIB Funded	Date LMICT/LMIB Closed	Total
Exception Waiver	Loan Type Underage	Gov	Alliance Gov Cnt	HELOAN Commission	Commission	

Govt-CRA	1,438.30	0.00 (3,778.22)	214,672.00 0.00	07/02/2008 LB,GV	67.00 (2,339.92)	Retail-
	67.00	5,879.25	877,500.00 0.00	07/02/2008 0.00		Retail
	5,879.25		291,500.00 0.00	07/07/2008 0.00		Retail
	67.00	1,953.05	616,000.00 0.00	07/09/2008 0.00		Retail-
External-Refinance	4,127.20	0.00 (3,431.12)	315,056.00 0.00	07/10/2008 GV	67.00 696.08	Retail-
Govt	2,110.88	0.00 113.42	748,000.00 0.00	07/31/2008 0.00	67.00 2,224.30	Retail
	67.00	5,011.60	0.00 0.00	0.00		
	5,011.60		-----	-----	-----	-----
# Loans:	6	3,062,728.00				
	20,520.28	0.00 (7,095.92)	0.00		13,424.36	

Additional Information:	Units
Previous Deficit:	0.00

Draw: (4,305.58)

Commission:	13,424.36	
LMICT/LMIB Commission Grid Unit Count:		1
LMIB/Government Additional Incentive Unit Count:		1
Adjustments:	(7,890.44)	

HELCAN: 0.00
 HELOC: 0.00
 Relationship: 270.00
 Relationship - 2005: 0.00

 Total: 1,498.34

Non Rec Draw:

List of Adjusting Entries

Transaction Date Notes	Transaction Type	Amount	Loan Number
08/04/2008 Waived Fees Charge Adjust to charge for loan #		(400.00)	
08/04/2008 Waived Fees Charge Adjust to charge for loan #		(200.00)	WITHDRAWN July 10
08/04/2008 Overage/Underage Loan # Customer: construction funded.		(2,010.00)	WITHDRAWN July 17
08/15/2008 MLA Commission Split Adjustment for commission split to: Kristen Hampton		(1,251.24)	
08/15/2008 MLA Commission Split Adjustment for commission split to: Kristen Hampton		(3,529.20)	
08/15/2008 MLC Commission Split Adjustment for commission split to: Madsen		(500.00)	

Relationship

Loan Open Number Date	Closed Date	BPP Prem Funded Borrower Amount	Product Description Payment
07/10/2008	07/10/2008	0.00	BPP 12 Month
07/10/2008	07/09/2008	0.00	Homeowners Insurance
07/09/2008	07/07/2008	0.00	BPP 12 Month
07/07/2008	07/02/2008	0.00	BPP 12 Month
07/02/2008	07/02/2008	0.00	BPP 12 Month
07/02/2008		0.00	BPP 12 Month

Commission:

Total Relationship
270.00

EXHIBIT 33

EXHIBIT 33

REDACTED

Bank of America - CONFIDENTIAL
 Account Exec: MARR, BILL [63504]
 Mortgage Business Unit
 AE Type: Retail
 Compensation Report (Confidential)
 Person Number: 28201447

Hire Date: 07/23/2001
 Run Date: 09/18/2008
 Position End Date:
 Pay Period: 08/01/2008 - 08/31/2008
 Branch: DANVILLE

Region: NWC - Northern Ca

No loans found.

Additional Information:	Units
Previous Deficit:	0.00
 Draw:	 0.00
 Commission:	 0.00
LMICT/LMIB Commission Grid Unit Count:	0
LMIB/Government Additional Incentive Unit Count:	0
Adjustments:	(6,887.59)
 HELOAN:	 0.00
 HELOC:	 194.82
 Relationship:	 50.00
 Relationship - 2005:	 0.00
 ----- Total:	 0.00
Non Rec Draw:	(19,824.22)

List of Adjusting Entries

Transaction Date Notes	Transaction Type	Amount	Loan Number
-----	-----	-----	-----
09/02/2008 Loan #	Overage/Underage Customer:	(299.35)	
09/02/2008 Loan #	Overage/Underage Customer:	, construction funded. (1,539.82)	
09/02/2008 Loan #	Overage/Underage Customer:	, construction funded. (1,767.82)	
		, construction funded.	

09/15/2008 MLA Commission Split (402.17)
Adjustment for commission split to: Kristen Hampton
09/15/2008 MLA Commission Split (2,878.43)
Adjustment for commission split to: Kristen Hampton

HELOC PRODUCTS

App	Loan	Funded		
1st Mortgage	Closed	Increase/		
Initial Pmt	Balance	Balance		
Number	Number	Date		
Loan Number	Date	Line	Amount Product Type	(Line
Amount)	(Month+2)	BPS	Payment	Payment
N/A			06/09/2008	
194.82	112,805.99	35	200,000.00	Stand Alone HELOC
			394.82	194.82

Total HELOC Commission:
194.82

Relationship

Loan Open Number	Closed Date	BPP Prem Funded Borrower Amount	Product Description Payment
		07/31/2008	BPP 12 Month
07/31/2008		0.00	50.00
Commission:			Total Relationship 50.00

EXHIBIT 34

EXHIBIT 34

REDACTED

Bank of America - CONFIDENTIAL
 Account Exec: MARR, BILL [63504]
 Mortgage Business Unit
 AE Type: Retail
 Compensation Report (Confidential)
 Person Number: 28201447

Hire Date: 07/23/2001
 Run Date: 10/21/2008
 Position End Date:
 Pay Period: 09/01/2008 - 09/30/2008
 Branch: DANVILLE

Region: NWC - Northern Ca

No loans found.

Additional Information:	Units
Previous Deficit:	0.00
 Draw:	 0.00
 Commission:	 0.00
LMICT/LMIB Commission Grid Unit Count:	0
LMIB/Government Additional Incentive Unit Count:	0
Adjustments:	(2,644.16)
 HELOAN:	 0.00
 HELOC:	 0.00
 Relationship:	 0.00
 Relationship - 2005:	 0.00
 ----- Total:	 0.00
Non Rec Draw:	(4,505.51)

List of Adjusting Entries

Transaction Date Notes	Transaction Type	Amount	Loan Number
-----	-----	-----	-----
10/02/2008 WITHDRAWN on September 19	Waived Fees Charge Adjust to charge for application fee on Loan #	(400.00)	
10/17/2008	MIA Commission Split	(2,244.16)	
	Adjustment for commission split to: Kristen Hampton		

EXHIBIT 35

EXHIBIT 35

REDACTED

Bank of America - CONFIDENTIAL
 Account Exec: MARR, BILL [63504]
 Mortgage Business Unit
 AE Type: Retail
 Compensation Report (Confidential)
 Person Number: 28201447

Hire Date: 07/23/2001
 Run Date: 11/19/2008
 Position End Date:
 Pay Period: 10/01/2008 - 10/31/2008
 Branch: DANVILLE

Region: NWC - Northern Ca

Basis Number	Loan Type Waiver	Regular Borrower Underage	Fee Name Gov	Loan Overage Amount	Date LMIB Funded	Date LMICT/LMIB Closed	Total	
				Alliance Gov Cnt	HELOAN Commission Commission	Points Commission		
57.00	1,752.75	1,522.13	0.00	307,500.00 (230.62)	10/07/2008 0.00	Retail		
57.00	1,869.60	1,520.94	0.00	328,000.00 (348.66)	10/17/2008 0.00	Retail		
57.00	2,707.50	(1,330.00)	0.00	475,000.00 (4,037.50)	10/23/2008 0.00	Retail		
57.00	2,128.10	(4,872.21)	0.00	373,350.00 (7,000.31)	10/30/2008 0.00	Retail		
				# Loans: 4	1,483,850.00			
				8,457.95	0.00	(11,617.09)	0.00	(3,159.14)

Additional Information: Units
 Previous Deficit: 0.00

Draw: 0.00

Commission: (3,159.14) LMICT/LMIB Commission Grid Unit Count: 0
 LMIB/Government Additional Incentive Unit Count: 0
 Adjustments: (3,712.70)

HELOAN: 0.00

HELOC: 0.00

Relationship: 100.00

Relationship - 2005: 0.00

Total: (6,771.84)

Non Rec Draw:

List of Adjusting Entries

Transaction Date	Transaction Type	Amount	Loan Number
Notes			

01/01/1900	Waived Fees Charge	(200.00)	
	Adjust to charge for application fee on Loan #		
FUNDED October 22			
11/18/2008	MLA Commission Split	(2,878.43)	
	Adjustment for commission split to: Kristen Hampton		
11/18/2008	MLA Commission Split	(634.27)	
	Adjustment for commission split to: Kristen Hampton		

Relationship

Loan Open Number	Closed Date	BPP Funded Amount	Prem Borrower	Payment	Product Description
	10/23/2008	0.00		50.00	BPP 12 Month
10/23/2008					BPP 12 Month
	10/07/2008	0.00		50.00	
10/07/2008					
<hr/>					
Commission:					Total Relationship 100.00